

**UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY**

BRIAN GOZDENOVICH, on behalf of
himself and all others similarly situated,

Plaintiff,

v.

AARP, INC., AARP SERVICES INC.,
AARP INSURANCE PLAN,
UNITEDHEALTH GROUP, INC., and
UNITEDHEALTHCARE INSURANCE
COMPANY,

Defendants.

Civil Action No. 2:18-cv-02788-MCA-
MAH

EXPERT REPORT OF JOEL H. STECKEL, PH.D.

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I. INTRODUCTION

1. I was asked by Bursor & Fisher P.A., counsel for Plaintiff Brian Gozdenovich (“Plaintiff”) to provide expert testimony in the above-captioned matter to assist in assessing whether or not AARP’s brand adds incremental value to the AARP co-branded UnitedHealthcare Medicare Supplement (“Medigap”) Plans. To complete my assignment, I conducted a consumer survey that adhered to generally accepted principles of research methodology.

A. Qualifications

2. I am a Professor of Marketing and the Vice Dean for Doctoral Education at the Leonard N. Stern School of Business, New York University, where I have taught since January 1989. I was the Chairperson of the Marketing Department for six years, from July 1998 to June 2004. I also served as the Acting Chairperson of the Accounting Department at the Stern School from August 2016 until August 2019. Prior to being promoted to Vice Dean, I was the faculty director of the Stern School Doctoral Program for five years, from May 2007 to July 2012. I have also held either permanent or visiting faculty appointments at the Graduate School of Business, Columbia University; the Anderson Graduate School of Management, U.C.L.A.; the School of Management, Yale University; and the Wharton School, University of Pennsylvania. I received my B.A. from Columbia University in 1977, and M.B.A., M.A., and Ph.D. degrees from the Wharton School, University of Pennsylvania in 1979, 1980, and 1982, respectively.
3. I was the Founding President of the INFORMS (Institute for Operations Research and Management Science) Society for Marketing Science, the foremost professional group

for the development and application of management science theory and tools in marketing. In addition, I am a member of the American Marketing Association, the American Statistical Association, the Association for Consumer Research, the American Psychological Association, the American Association for Public Opinion Research, and the Society for Consumer Psychology.

4. My fields of specialization within marketing include marketing research methodology, marketing and branding strategies, electronic commerce, and managerial decision making. I am an author of four books and over 50 articles. In the course of my scholarly research, teaching, and consulting work, I have studied issues of marketing research, branding, and their roles in consumer choice and marketing strategy.
5. I have sat on the editorial boards of many of our major journals over the years. I served as a co-Editor-in-Chief of the journal *Marketing Letters* from July 2010 until March 2017. In that capacity I evaluated over 200 research studies each year for over six and a half years. I served as a gatekeeper. I decided what got published and what did not. As such, my evaluations of the scientific reliability and validity of each study were and continue to be subject to the scrutiny of the academic community. The community considers any study that does not conform to the scientific standards of my profession that appeared in the journal as a black mark on my record. I consider the fact that the journal's publisher, the international firm, Springer-Verlag, kept me on long past the expiration of my term (July 2014) as validation of my performance in evaluating research.
6. My professional qualifications (including a list of all publications authored) are described further in my curriculum vita, which is attached as Appendix A.

7. During the course of my professional career, I have designed, conducted, supervised, and/or evaluated hundreds of consumer surveys. In that work, I have formulated and evaluated sampling strategies, supervised and rendered opinions on sample selections, designed questionnaires, analyzed data, and interpreted results. I have also evaluated similarly purposed survey work performed by others.
8. I have served as an expert witness on marketing research, marketing strategy, branding, and trademark issues, and issues related to consumer decision making in a variety of litigation matters. In the past four years, I have testified as an expert witness in the matters listed in Appendix B.
9. I am familiar with the seven-factor framework cited in the Federal Judicial Center's *Manual for Complex Litigation*.¹ According to that framework, a proper survey must conform to the following criteria:
 - a. The population was properly chosen and defined;
 - b. The sample chosen was representative of that population;
 - c. The questions asked were clear and not leading;
 - d. The data gathered were accurately reported;
 - e. The data were analyzed in accordance with accepted statistical principles;
 - f. The process was conducted to ensure objectivity; and
 - g. The survey was conducted by qualified people following proper interview procedures.

¹ *Manual for Complex Litigation*, Federal Judicial Center, Fourth Edition, 2004, ¶11.493.

B. Background and Assignment

10. Defendant AARP, formerly known as the American Association of Retired Persons, is a tax-exempt, non-profit membership organization for seniors aged 50 years and older.² Plaintiff alleges that despite its non-profit status, AARP earns substantial revenue through business partnerships with large insurance companies, like defendants UnitedHealth Group, Inc. and UnitedHealthcare Insurance Company (collectively “Unitedhealth”), to sell its own AARP co-branded insurance policies.³ UnitedHealth is the largest single health insurer in the United States.⁴
11. Unitedhealth sells an AARP/United co-branded Medigap plan. Medigap plans require that enrollees pay a monthly premium to receive additional coverage beyond what Medicare covers.⁵ Plaintiff alleges that AARP illegally markets and solicits the sale of AARP Medigap policies for UnitedHealth in exchange for a 4.95% commission from each policy or renewal, and that, as a result, consumers pay more for their coverage.⁶
12. Plaintiff Brian Gozdenovich, a resident of New Jersey, purchased an AARP Medigap policy in the state and paid his premium for that policy. Plaintiff alleges that as a result of Defendants’ deceptive and unlawful acts, he and all others similarly situated were charged 4.95% more for the Medigap coverage that they purchased.^{7, 8}
13. I was asked by counsel for Plaintiff to assess whether AARP’s brand adds incremental value to the AARP co-branded UnitedHealthcare Medigap Plans. In order to do so, I

² First Amended Complaint, ¶ 28.

³ Id., ¶ 30.

⁴ Id., ¶ 25.

⁵ Id., ¶¶ 31-32.

⁶ Id., ¶ 6.

⁷ Id., ¶ 19.

⁸ Id., ¶ 78.

found it appropriate to design, conduct, and analyze a survey, which would test whether, all else equal, consumers would prefer the AARP co-branded UnitedHealthcare Medigap plan over a UnitedHealthcare Medigap plan without the AARP co-brand. What follows in this report is a discussion of the survey methodology and results. Part of the work was performed by Applied Marketing Science, a research firm in Waltham, Massachusetts, under my direction. I am being compensated at my usual hourly rate of \$1,000. Neither my nor AMS's compensation is contingent upon the outcome of this research or of the case.

14. I derived the following research question for this assignment: are relevant respondents more likely to choose the UnitedHealthcare Medigap plan if accompanied by the AARP co-brand, assuming all else equal?
15. I conducted the survey in a manner consistent with the scientific standards of my profession. As noted above, the survey adhered to the seven-factor framework cited in the Federal Judicial Center's *Manual for Complex Litigation*.⁹ The scientific methodology used to design, execute, and analyze the research described in this report is reliable, valid, and of the type used in common marketing research practice. The results of my survey can be relied upon to draw conclusions about the question at issue.
16. In designing the study and formulating my opinions, I considered the items cited in the footnotes to this report and listed in Appendix C. In the sections that follow, I will state my opinion and describe its basis in the results of the survey I designed and conducted.

⁹ *Manual for Complex Litigation*, Federal Judicial Center, Fourth Edition, 2004, ¶11.493.

My work is on-going and, should additional information become available, I may modify or expand on my opinions.

II. SUMMARY OF OPINIONS

17. Based on the results of the experimental (test-control) study I designed and conducted (and describe in detail in section III below), it is my opinion that relevant respondents are no more likely to choose the UnitedHealthcare Medigap plan, accompanied by the AARP co-brand assuming all else equal. Specifically, 71.1% of respondents who saw the AARP co-branded plan in the choice task selected that plan. In contrast, 77.9% of respondents who saw the same choice task, but instead saw the plan without the AARP co-brand, selected that plan. The difference between the proportions, -6.8%, is not statistically significant, indicating relevant respondents are not more likely to choose the UnitedHealthcare Medigap plan, assuming all else equal, if accompanied by the AARP co-brand. Further, the results are directionally negative, indicating a preference, if any, for the plan without the AARP co-brand. Looking among respondents from New Jersey only, there is no difference in the proportion of respondents selecting the plan in Test Group and Control Group. Specifically, 75.0% of respondents in the Test Group selected the AARP co-branded plan, compared to 75.0% of respondents in the Control Group who selected the UnitedHealthcare plan without the AARP co-branding. Therefore, the net is 0.0%. In other words, the New Jersey sample showed no preference for the plan with the AARP co-brand. Based on these results, I can conclude that there

is no incremental value for AARP's brand. In other words, AARP's brand (as is relevant to this case) is worth \$0.¹⁰

III. STUDY DETAILS

A. Population Definition and Sampling

18. Dr. Shari Diamond writes, "One of the first steps in designing a survey ... is to identify the *target population (or universe)*. The target population consists of all elements (i.e., individuals or other units) whose characteristics or perceptions the survey is intended to represent."¹¹ In contexts related to human behavior, the target population reflects the group of people to whom the results of a survey are intended to generalize.

19. The relevant population for the study is purchasers of Medigap policies (or people considering purchase of Medigap policies) whose purchasing preferences are projectable to the class.

20. I constructed a sample to represent members of the population of current and prospective purchasers of Medigap policies. I operationalized this population as males and females over the age of 60 who are currently enrolled in a Medigap plan or are likely to enroll in a Medigap plan in the next five years. Additionally, the putative class is limited to New Jersey. My sample included respondents from New Jersey and New York in order to achieve a sufficient sample size. It is appropriate to include New York as the AARP Medigap product is advertised on television, and part of New York and

¹⁰ [REDACTED]

¹¹ Diamond, Shari S., "Reference Guide on Survey Research," in *Reference Manual on Scientific Evidence*, Third Edition, National Academies Press, 2011, pp. 359-423, at p. 376, emphasis added.

New Jersey are in the same Designated Media Market (DMA).^{12, 13} In addition, I screened out potential respondents who indicated that either they or someone in their household worked for a market research firm or advertising agency, a company that sells health insurance, or a non-profit organization that offers discounts to its members (e.g., on insurance, travel, restaurants).

21. A total of 230 respondents successfully completed the study.

B. Study Design

22. As mentioned above, the key issue tested by the online survey is whether relevant respondents are more likely to choose the UnitedHealthcare Medigap plan, assuming all else equal, if it is accompanied by the AARP co-brand. To assess this, I asked respondents to first imagine they were considering enrolling in a Medigap plan. Specifically, I asked them to imagine they were considering enrolling in Medigap Plan F, as it is the most popular Medigap Plan.¹⁴ I then showed respondents a webpage (modeled on the Medicare.gov website) which summarized the details of Plan F, and showed them a sample of the choices they would have for providers in their area. The prices shown to respondents were based on their gender, just as would be true if they were to actually enroll in Medigap during the open-enrollment period in New Jersey.¹⁵ The key question asked respondents to choose, from four companies offering plans in their area, the company from which they would purchase Medigap Plan F. Photo editing

¹² Deposition of Cheryl Gomez, pp. 38-39.

¹³ https://geoscape.com/wp-content/uploads/2015/12/140325_Geoscape_MarketSnapshot_NEWYORKCITY.pdf ; <https://www.nielsen.com/us/en/intl-campaigns/dma-maps/>

¹⁴ <https://www.aarp.org/health/medicare-insurance/info-2017/choosing-right-medigap-plan.html>

¹⁵ https://www.state.nj.us/humanservices/doas/documents/SHIP_Male_65.pdf (October 2019 rates), https://www.state.nj.us/humanservices/doas/documents/SHIP_Female_65.pdf (October 2019 rates)

software was used to create all of the webpages shown to respondents (again, modeled on the Medicare.gov webpage)¹⁶ and was also used to remove the AARP co-branding.

23. In order to isolate the effect of the AARP co-branding, I used an experimental design with two groups -- a Test Group and a Control Group. Dr. Shari Diamond writes, “[s]urveys that merely record consumer impressions have a limited ability to answer questions about the origins of those impressions. The difficulty is that the consumer’s response to any question on the survey may be the result of information or misinformation from sources other than the trademark the respondent is being shown....” She continues “[i]t is possible to adjust many survey designs so that causal inferences about the effect of a trademark ... become clear and unambiguous. By adding one or more appropriate control groups, the survey expert can test directly the influence of [a] stimulus.”¹⁷

24. The purpose of a control in an experimental design is to account for alternative explanations for results from responses to a test stimulus that might appear at first blush to suggest a particular answer.

25. A test-control study design involves respondents being shown either a test stimulus or a control stimulus. The test stimulus contains the element of interest in the study; the control stimulus does not. In the present matter, the AARP co-brand is the element of interest and the survey is intended to measure the proportion of relevant consumers selecting the UnitedHealthcare plan with the AARP co-branding from a specified choice set. The proper control involves the same choice set (i.e., the same set of

¹⁶ See Appendix D for details.

¹⁷ Diamond, Shari S., “Reference Guide on Survey Research,” in *Reference Manual on Scientific Evidence*, Third Edition, National Academies Press, 2011, pp. 359-423, at p. 397-8

companies and prices) except that the UnitedHealthcare plan does not include the AARP co-branding. Because the control only differs from the test stimulus on the element at issue in the case (here, the AARP co-brand), any difference between the Test and Control Group responses MUST be due to that element and reflect the impact or influence of that element on consumers' perceptions (here, the impact of the AARP co-brand).

26. Following the considerations above, respondents were randomly assigned to one of two groups. The Test Group viewed the choice task with the AARP co-branded UnitedHealthcare option and the Control Group viewed the same choice task, but with the AARP co-brand digitally removed.

27. The choice tasks shown to both groups, by gender, are displayed below:

Exhibit 1 – Female Test Group Choice Task¹⁸

○	AARP Medicare Supplement Plans, insured by UnitedHealthcare Insurance Company
	Price: \$168.80
○	Aetna Life Insurance Co
	Price: \$165.18
○	Colonial Penn Life Insurance Co (formerly Conseco Direct Life Insurance Co) sometimes called Banker Conseco Life Insurance Company
	Price: \$220.34
○	United of Omaha Life Insurance Company sometimes called Mutual of Omaha Insurance Company
	Price: \$171.18

¹⁸ Female and male pricing differed for some products.

Exhibit 2 – Female Control Group Choice Task

●	UnitedHealthcare Insurance Company
	Price: \$168.80
●	Aetna Life Insurance Co
	Price: \$165.18
●	Colonial Penn Life Insurance Co (formerly Conseco Direct Life Insurance Co) sometimes called Banker Conseco Life Insurance Company
	Price: \$220.34
●	United of Omaha Life Insurance Company sometimes called Mutual of Omaha Insurance Company
	Price: \$171.18

Exhibit 3 – Male Test Group Choice Task

●	AARP Medicare Supplement Plans, insured by UnitedHealthcare Insurance Company
	Price: \$168.80
●	Aetna Life Insurance Co
	Price: \$189.92
●	Colonial Penn Life Insurance Co (formerly Conseco Direct Life Insurance Co) sometimes called Banker Conseco Life Insurance Company
	Price: \$242.00
●	United of Omaha Life Insurance Company sometimes called Mutual of Omaha Insurance Company
	Price: \$198.85

Exhibit 4 – Male Control Group Choice Task

●	UnitedHealthcare Insurance Company
	Price: \$168.80
●	Aetna Life Insurance Co
	Price: \$189.92
●	Colonial Penn Life Insurance Co (formerly Conseco Direct Life Insurance Co) sometimes called Banker Conseco Life Insurance Company
	Price: \$242.00
●	United of Omaha Life Insurance Company sometimes called Mutual of Omaha Insurance Company
	Price: \$198.85

28. Accordingly, the “net” result from the study (that is, the proportion of Test Group respondents who selected the UnitedHealthcare plan after subtracting out the proportion of Control Group respondents who selected the UnitedHealthcare plan) reflects the degree to which relevant respondents prefer UnitedHealthcare when it is AARP co-branded. A statistically significant positive result would indicate a preference for the AARP co-brand. A result that is not significant would indicate there is no preference for the AARP co-brand.

C. Study Administration

29. Good survey methodology seeks to avoid demand artifacts; that is, situations in which the methodology and/or survey suggests to respondents that they should provide a particular response that is “demanded” by the survey.¹⁹ To avoid demand artifacts, I implemented a “blind approach.” Respondents were not informed about the sponsor or purpose of the study; it was never identified to them at any time before, during, or after the completion of the study.²⁰ This ensured that respondents would not adapt their behavior or responses to what they perceived the sponsors of the survey wanted. Further, I conducted the study online rather than in a mall intercept. Web-based surveys are recognized for providing valid data because they elicit truthful answers due to their anonymous nature and do not introduce interviewer bias because the survey participants do not interact directly with the individual(s) administering the survey.²¹

¹⁹ For a discussion of demand artifacts, see Sawyer, Alan G., “Demand Artifacts in Laboratory Experiments in Consumer Research,” *Journal of Consumer Research*, Vol. 1, No. 4, March 1975, pp. 20-30.

²⁰ Diamond, Shari S., “Reference Guide on Survey Research,” in *Reference Manual on Scientific Evidence*, Third Edition, National Academies Press, 2011, pp. 359-423, at pp. 374, 410-411.

²¹ Miller, Jeff, “Online Marketing Research,” *The Handbook of Marketing Research*, R. Grover and M. Vriens (eds.), Sage Publications, 2006, Chapter 7.

30. As noted above, I administered the survey online. For this survey, potential respondents were identified through Dynata, a widely recognized leading Internet survey panel company. Dynata is a well-established market research firm that recruits to its panel potential respondents who have indicated their willingness to participate in market research surveys. Dynata maintains a panel of over 3.7 million active members in the United States.²² I have previously used Dynata for the recruitment and fielding of my surveys and have found them to be a consistently reliable and high-quality supplier of qualified survey respondents.
31. Potential respondents were invited to participate through an email invitation, which included a link to the actual survey that was hosted on a website maintained by Applied Marketing Science, Inc. This link contained an embedded identification number that assured that each respondent could only complete the survey once. Respondents who qualified and completed the survey received a small monetary incentive worth 50 Dynata points. A copy of the survey invitation is presented in Appendix E.²³
32. I targeted respondents who were profiled as being above the age of 60 and living in New Jersey or New York, as they represented my population of interest. The full questionnaire with skip logic is presented in Appendix F. Screenshots of the survey, as seen by respondents, are presented in Appendix G.²⁴ The first section of the survey presented screening questions to evaluate whether respondents were qualified to participate. Qualified respondents were those who were 60 years or older, living in New

²² Active members are defined as having responded to a survey invitation in the past 12 months.

²³ Panel members receive an invite informing them about the survey length and rewards.

²⁴ Before survey administration, I conducted pretesting to ensure that the questions and stimuli were functioning properly and were understood by respondents. See Appendix H for details.

Jersey or New York, whose employment (and the employment of household members) would not afford them more information about the key issue in the case than the average consumer, and who were currently enrolled or likely to enroll in a Medigap plan in the next five years.

33. The first screening question (QS0) asked respondents to enter the code shown on the screen exactly as it is shown in a CAPTCHA image box. This is a standard question to ensure that only actual people, as opposed to computer programs, took the survey. Next (QS1), respondents indicated what type of electronic device they were using to complete the survey. Respondents were only allowed to continue if they selected “Desktop computer,” “Laptop computer,” or “Tablet computer.” This ensures that respondents took the survey on a device with a screen large enough for them to easily view the questions and stimuli and provide a response. Respondents who indicated that they were using a smartphone or another mobile or electronic device received an instruction that the survey was not formatted for viewing on a smartphone or other mobile device and were prompted to log back into the survey using the same link from a desktop, laptop, or tablet computer.
34. Respondents were then asked to provide their gender (QS2) and the age range that corresponded to their age (QS3). The age and gender information was used to validate that the person taking the survey was the same person who had originally enrolled with the research provider; respondents whose reported age and gender did not match the information in their Dynata panel profile were not allowed to continue. In addition, only respondents who reported being 60 years of age or older were allowed to proceed to the remaining screening questions.

35. Respondents were next asked to provide their state of residence (QS4). Only respondents who selected New Jersey or New York were permitted to continue.
36. The next screening question (QS5) asked respondents if they or anyone in their household worked for certain types of companies. Respondents who indicated that either they or someone in their household worked for a market research firm or advertising agency, a company that sells health insurance, or a non-profit organization that offers discounts to its members (e.g., on insurance, travel, restaurants) were not allowed to continue.
37. Next, QS6 presented respondents with types of health insurance plans (e.g., Medicare, Medicaid, Medigap, PPO, HMO) and asked in which, if any, they were currently enrolled. The order of the response options was randomized (Medicare, Medicaid, and Medigap were kept together but randomized, and PPO and HMO were kept together but rotated) and the “Don’t know/Unsure” and “None of the above” options appeared last. If a respondent selected Medigap and did not select Medicare, the survey would prompt them to either select Medicare or deselect Medigap.
38. Respondents who selected “Don’t know/Unsure” in QS6 were terminated. All other respondents continued to QS7, which presented the same options shown in QS6 (in the same order) and asked respondents in which, if any, they are likely to enroll in the next five years. Only those respondents who selected “Medigap (Medicare Supplement Insurance)” in response to either QS6 or QS7 were allowed to continue. If a respondent selected Medigap and did not select Medicare in QS6 or QS7, the survey would prompt them to either select Medicare or deselect Medigap.

39. To ensure that respondents were paying attention to the survey, screening question QS8 directed respondents to select, from a list of cardinal directions, the cardinal direction that matched the one shown to them in the question stem. All respondents who did not select the matching cardinal direction were terminated from the survey. The final screening question (QS9) instructed respondents to take the survey in one session without interruption, not to consult other materials or people while taking the survey, and to wear glasses or contact lenses if normally needed for viewing a computer or tablet screen. Respondents who indicated they understood and agreed to these instructions were permitted to continue; all other respondents were terminated.

40. Following QS9, the main part of the survey began with the introduction:


Imagine that you are considering enrolling in a Medicare Supplement Insurance (Medigap) plan. There are several Medigap plans offered, but for the purpose of this exercise please imagine you are considering enrolling in Medigap Plan F. Plan F has been the most popular Medigap plan. The next page will show you the details of Medigap Plan F.

41. After the initial introduction, respondents proceeded to the next page and were given the following explanation of the image on that page:

The webpage below shows the details of Plan F. There are several companies that offer Medigap Plan F, however, the details of Plan F are the same for all companies that offer it. Please note all links have been disabled on the webpage. When you are finished reviewing, please select "NEXT" at the bottom of the page.


The image that was shown is below:

Exhibit 5 –Plan F Details Page


[Find a Medigap Plan](#)
Español

[Back to plan results](#)

Medigap Plan F



[See Companies](#)


What you pay for general costs


\$0 Part A (Hospital) deductible You pay this amount each time you're admitted to the hospital per benefit period.	\$0 Part B (Medical) deductible You pay this amount for medical care before your plan pays its share.	\$0 Medical (Part B) coinsurance This plan generally covers the 20% of medical costs Medicare doesn't pay.
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What you pay for covered services

Part A coinsurance	
Hospital stays	Days 1-60: \$0 Days 61-90: \$0 Days 91-150: \$0 while using your 60 lifetime reserve days [?] Additional 365 days: \$0 of Medicare-approved expenses After the additional 365 days: All costs
Skilled nursing facility coinsurance (for Medicare-covered stays)	Days 1-20: \$0 Days 21-100: \$0 After 100 days: All costs
Hospice care	\$0
Part A & Part B coinsurance	
Blood	First 3 pints: \$0 After 3 pints: \$0
Covered medical services	\$0
Excess charges (above Medicare-approved amounts)	\$0
Tests for diagnostic services	\$0
Foreign travel emergency	First: \$250 deductible, Then 20% up to the lifetime maximum of \$50,000. You pay 100% after the \$50,000 maximum is met.
Routine check-ups and screening tests	\$0

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A federal government website managed and paid for by the U.S.
 Centers for Medicare & Medicaid Services, 7500 Security
 Boulevard, Baltimore, MD 21244

42. After viewing the Plan F details, respondents were given the following information on the next page (bold and underline as shown in the survey):

Each insurance company decides how it will set the price, or premium, for its Medigap Plan F offering. You will see the **monthly** premiums for each company on the pages that follow.

Assume the **monthly** premiums shown reflect the premium you would pay if you were 65 years old and were to purchase Medigap within the first six (6) months of the start of your Medicare Plan. This is called your Medigap open-enrollment period.

After viewing your options, you will be asked to select the company from which you would purchase Medigap Plan F, if you had to choose.

43. At this point, respondents were randomly assigned to either the Test Group or Control Group. On the next page, respondents were instructed (bold and underline as shown in the survey):

Below are the companies offering Medigap Plan F. The prices shown below reflect the **monthly** premiums for the open-enrollment period. Please note all links have been disabled on the webpage. Please review the options shown and then select “NEXT” at the bottom of the page.

44. Respondents in the Test Group viewed the four companies (including AARP Medicare Supplement Plans, insured by UnitedHealthcare Insurance Company), along with their associated prices, they would choose from in the choice task. Respondents in the Control Group viewed the same four companies and associated prices but with the AARP co-branding removed from the UnitedHealthcare option. The prices shown to respondents varied depending on the gender of the respondent (see Appendix G for screenshots of the survey). The order of the companies shown was randomized. Additionally, a survey “speed bump” was built into the “Next” button on this page so that respondents were required to view the page for at least 5 seconds before advancing to the next page.

45. On the next page, respondents were asked to suppose they were enrolling in Medigap Plan F and choose the company from which they would purchase their plan. They were instructed:

Q1. Suppose you were enrolling in Medigap Plan F. If you had to purchase Medigap Plan F from one of the companies below, which would you choose?

Please note the prices shown reflect the monthly premiums. All links have been disabled on the webpage.

*Choose by selecting the button to the left of the plan you would choose.
(Select one only)*

46. Respondents were then shown the same companies and prices they had seen on the previous page in the same order they had seen them previously. Respondents could choose from “AARP Medicare Supplement Plans, insured by UnitedHealthcare Insurance Company,” which in the Control Group read, “UnitedHealthcare Insurance Company,” offered at \$168.80, “Aetna Life Insurance Co,” offered at \$189.92 for males and \$165.18 for females, “Colonial Penn Life Insurance Co (formerly Conseco Direct Life Insurance Co) sometimes called Banker Conseco Life Insurance Company,” offered at \$242.00 for males and \$220.34 for females, and “United of Omaha Life Insurance Company sometimes called Mutual of Omaha Insurance Company,” offered at \$198.85 for males and \$171.18 for females.²⁵ Respondents could review the Plan F details page again (see Exhibit 5) by clicking on a link provided to them in Q1. Additionally, a survey “speed bump” was built into the “Next” button on this page so that respondents were required to view the page for at least 5 seconds before advancing

²⁵ Colonial Penn Life Insurance Co (formerly Conseco Direct Life Insurance Co) reflects how the company was shown on the Medicare website for New Jersey. Banker Conseco Life Insurance Company reflects how the company was shown on the Medicare website for New York. United of Omaha Life Insurance Company reflects how the company was shown on the Medicare website for New Jersey. Mutual of Omaha Insurance Company reflects how the company was shown on the Medicare website for New York.

to the next page. Respondents had to select one company before the survey was complete and they were thanked for their time.

D. Response Statistics

47. A total of 230 respondents completed the survey between December 17 and December 22, 2019. Of that group, 115 respondents were in the Test Group and 115 respondents were in the Control Group. Prior to analyzing the data collected, data from three respondents were eliminated because they took over 15 minutes to complete the survey. That left 227 respondents who successfully completed the survey. A complete description of the response rate and completion rate is presented in Appendix I. A data glossary and the full dataset of complete responses are provided as Appendix J and Appendix K, respectively.

E. Analysis of Responses

48. A typical analysis for an experimental design such as this is to calculate “net” results from the data to control for guessing and other alternative explanations for survey results. That is, subtracting (or netting out) the result in the Control Group (those who were not shown the AARP co-branding) from the result in the Test Group (those who were shown the AARP co-branding). As discussed previously, the “net” difference between the test and the control reflects the degree to which relevant respondents prefer UnitedHealthcare when it is AARP co-branded. A significantly positive result would indicate a preference for the AARP co-brand. A different result would not indicate a preference for the AARP co-brand.

49. As described above, respondents in the survey were asked to indicate the company from which they would purchase Medigap Plan F (Q1).

50. The results compiled in Table 1 below show that 81 of 114 (71.1%) of respondents in the Test Group selected “AARP Medicare Supplement Plans, insured by UnitedHealthcare Insurance Company,” compared to 88 of 113 (77.9%) of respondents in the Control Group who selected “UnitedHealthcare Insurance Company.” Therefore, the net is -6.8%. This difference in proportions is not statistically significant, nor is it positive.²⁶ Returning to the initial research question: are relevant respondents more likely to choose the UnitedHealthcare Medigap plan, if accompanied by the AARP co-brand, assuming all else equal, the results indicate relevant respondents are *no* more likely to choose the plan if it is accompanied by the AARP co-brand. In other words, there is no incremental value of AARP’s brand when added to a United-branded Medigap product.

²⁶ $z = -1.18, p = .239$, using a two-tailed z -test for proportions.

Table 1 –Study Results

Q1. Suppose you were enrolling in Medigap Plan F. If you had to purchase Medigap Plan F from one of the companies below, which would you choose? (Select one only)

	AARP co-branded UnitedHealthcare plan (Test)		UnitedHealthcare plan (Control)		Net
	N	%	N	%	%
AARP Medicare Supplement Plans, insured by UnitedHealthcare Insurance Company/UnitedHealthcare Insurance Company	81	71.1%	88	77.9%	-6.8%
Aetna Life Insurance Co	27	23.7%	25	22.1%	
Colonial Penn Life Insurance Co (formerly Conseco Direct Life Insurance Co) sometimes called Banker Conseco Life Insurance Company	2	1.8%	0	0.0%	
United of Omaha Life Insurance Company sometimes called Mutual of Omaha Insurance Company	4	3.5%	0	0.0%	
	114	100%	113	100%	

51. Furthermore, looking among respondents from New Jersey only, there is no difference in the proportion of respondents selecting the plan in the Test Group and Control Group. Specifically, 42 of 56 (75.0%) of New Jersey respondents in the Test Group selected “AARP Medicare Supplement Plans, insured by UnitedHealthcare Insurance Company,” compared to 39 of 52 (75.0%) of New Jersey respondents in the Control Group who selected “UnitedHealthcare Insurance Company.” Therefore, even when looking at New Jersey respondents in isolation, the net is 0.0%.

Table 2 –Study Results for New Jersey

Q1. Suppose you were enrolling in Medigap Plan F. If you had to purchase Medigap Plan F from one of the companies below, which would you choose? (Select one only)

	AARP co-branded UnitedHealthcare plan (Test)		UnitedHealthcare plan (Control)		Net
	N	%	N	%	%
AARP Medicare Supplement Plans, insured by UnitedHealthcare Insurance Company/UnitedHealthcare Insurance Company	42	75.0%	39	75.0%	0.0%
Aetna Life Insurance Co	12	21.4%	13	25.0%	
Colonial Penn Life Insurance Co (formerly Conseco Direct Life Insurance Co) sometimes called Banker Conseco Life Insurance Company	0	0.0%	0	0.0%	
United of Omaha Life Insurance Company sometimes called Mutual of Omaha Insurance Company	2	3.6%	0	0.0%	
	56	100%	52	100%	

F. Restatement of Conclusion

52. Based on the results of the study I designed and conducted, it is my opinion that relevant respondents are *no* more likely to choose the UnitedHealthcare Medigap plan, assuming all else equal, if accompanied by the AARP co-brand. Specifically, 71.1% of respondents who saw the AARP co-branded plan in the choice task selected that plan. In contrast, 77.9% of respondents who saw the same choice task, but instead saw the plan *without* the AARP co-brand, selected that plan. The difference between the proportions, -6.8%, is not statistically significant, indicating relevant respondents are *not* more likely to choose the UnitedHealthcare Medigap plan, assuming all else equal, if accompanied by the AARP co-brand. Further, the results are directionally negative, indicating a preference, if any, for the plan *without* the

AARP co-brand. Looking among respondents from New Jersey only, there is no difference in the proportion of respondents selecting the plan in Test Group and Control Group. Specifically, 75.0% of respondents in the Test Group selected the AARP co-branded plan, compared to 75.0% of respondents in the Control Group who selected UnitedHealthcare plan without the AARP co-branding. Therefore, the net is 0.0%. In other words, the New Jersey sample showed no preference for the plan with the AARP co-brand. Based on these results, I can conclude that there is no incremental value of AARP's brand when added to a United-branded Medigap product. In other words, AARP's brand (as is relevant to this case) is worth \$0.

A handwritten signature in dark ink, appearing to read "Joel Steckel", with a stylized flourish at the end.

Joel H. Steckel
January 23, 2020

Appendix A: Curriculum Vita

JOEL HOWARD STECKEL
New York University
812 Tisch Hall
New York, NY 10012-1126
Tel: (212) 998-0521
Email: JSTECKEL@STERN.NYU.EDU

EDUCATION

UNIVERSITY OF PENNSYLVANIA, THE WHARTON SCHOOL

Doctor of Philosophy Degree (Marketing/Statistics) awarded, May 1982.
Dissertation Title: "A Game Theoretic and Experimental Approach to the Group Choice Phenomenon in Organizational Buying Behavior;" Professor Yoram Wind, advisor.

Master of Arts Degree (Statistics) awarded May 1980.

Master of Business Administration Degree (Management Science) awarded with Distinction, May 1979.

Elected to Beta Gamma Sigma, May 1979.

COLUMBIA UNIVERSITY

Bachelor of Arts (Mathematics) awarded Summa Cum Laude, May 1977.

Elected to Phi Beta Kappa, May 1977.

ACADEMIC POSITIONS

Vice Dean for Doctoral Education, Stern School of Business, New York University, August 2012-Present.

Accounting Department, Acting Chairperson, Stern School of Business, August 2016 – Present.

Director PhD Programs, Stern School of Business, New York University, May 2007-July 2012.

Marketing Department Chairperson, Stern School of Business, New York University, July 1998-June 2004.

Professor and Associate Professor, Stern School of Business, New York University, January 1989 - present. Taught courses in Business Strategy, Marketing Management, Marketing Research, Corporate Reputation and Branding, Models of Pricing and Promotion, Field Studies in the New Economy, Marketing Engineering, and Analytic Marketing for Management Consulting. Also taught Doctoral Seminars in Mathematical Models in Marketing and Research Methods.

Visiting Professor, Wharton School, University of Pennsylvania, January 1995 - December 1995. Taught Core Marketing course.

Visiting Professor, Escola de Pós-Graduação em Ciências Económicas e Empresariais, Universidade Católica Portuguesa, May - June 1992, May - June 1993. Taught Industrial Marketing and Marketing Strategy.

Associate Professor and Assistant Professor, Graduate School of Business, Columbia University, July 1981 - December 1988. Taught MBA-level courses in Industrial Marketing, Marketing Planning, and Marketing Research. Taught three Ph.D.-level Marketing Seminars and Applied Multivariate Statistics.

Visiting Associate Professor, School of Organization and Management, Yale University, September - December 1988. Taught graduate course in Marketing Strategy.

Visiting Assistant and Associate Professor, Graduate School of Management, University of California at Los Angeles, July 1984 - June 1985, January - March 1987. Taught Advanced Marketing Management, Marketing Research, and Strategic Marketing Planning.

Assistant Instructor, Department of Statistics, University of Pennsylvania, July 1979 - June 1980. Assisted in undergraduate and MBA-level courses in Statistics. Taught undergraduate course in Calculus.

Teaching Assistant, Department of Mathematics, Columbia University, September 1976 - May 1977. Assisted in courses in Number Theory and Differential Equations.

PROFESSIONAL INTERESTS

Marketing Strategy and Marketing Research. In particular, marketing research methodology, marketing and branding strategies, electronic commerce, approaches for one-to-one marketing, and managerial decision making.

PUBLICATIONS

Books

Shift Ahead: How the Best Companies Stay Relevant in a Changing World (with A. Adamson), New York: AMACOM, 2018.

Marketing Research (with D. Lehmann and S. Gupta), Boston: Addison-Wesley Longman, 1998.

Analysis for Strategic Marketing (with V. Rao), Boston: Addison-Wesley Longman, 1998.

The New Science of Marketing: State of the Art Tools for Anticipating and Tracking the Market Forces that will Shape Your Company's Future (with V. Rao), Chicago: Irwin Professional Publishers, 1995.

Journal Articles

“Testing for Trademark Dilution in the Court and Lab,” (with B. Beebe, R. Germano, and C. Sprigman, University of Chicago Law Review, Vol 86, 2019 (Forthcoming).

“The Future of Marketing Letters,” (with P. Golder and S. Jap), Marketing Letters, Vol. 29, No. 3, September, 2017, 1-5.

“Behavioral Reasons for New Product Failure: Does Overconfidence Induce Over-forecasts?” (with D. Markovitch, A/ Michaut-Denizeau, D. Philip, and W. M. Tracy), Journal of Product Innovation Management, Vol. 32, No. 5, September 2015.

“Modeling Credit Card Share of Wallet: Solving the Incomplete Information Problem,” (with Y. Chen), Journal of Marketing Research, Vol. 49, No. 5, October 2012.

“The Role of Consumer Surveys in Trademark Infringement: Evidence From the Federal Courts,” (with R. Bird), University of Pennsylvania Journal of Business Law, Vol. 14, Issue 4, Summer 2012, 1013-1054.

“Do Initial Stock Price Reactions Provide a Good Measurement Stick for Marketing Strategies? The Case of Major New Product Introductions in the US” (with D. Markovich), European Journal of Marketing, Vol. 46, Iss. 3, 2012, 406-421.

“When Do Purchase Intentions Predict Sales?” (with V. Morwitz and A. Gupta), International Journal of Forecasting, Vol. 23, November 2007, 347-64.

“Dilution through the Looking Glass: A Marketing View of the Trademark Dilution Revision Act of 2005,” (with R. Klein and S. Schussheim), The Trademark Reporter, Vol. 96, No. 3, May-June 2006.

“Choice in Interactive Environments,” (with R. Winer, R. Bucklin, B. Dellaert, X. Drèze, G. Häubl, S. Jap, J.D.C. Little, T. Meyvis, A. Montgomery, and A. Rangaswamy), Marketing Letters, Vol. 16, No.3/4, 2005.

“Using Capital Markets as Market Intelligence: Evidence from the Pharmaceutical Industry,” (with D. Markovich and B. Yeung), Management Science, October 2005.

“Marketing Science – Growth and Evolution,” (with J. Hauser, G. Allenby, F.H. Murphy, J.S. Raju, and R. Staelin), Marketing Science, Vol. 24, No. 1, Winter 2005.

“Supply Chain Decision Making: Will Shorter Cycle Times and Shared Point of Sale Information Necessarily Help?,” (with S. Gupta and A. Banerji), Management Science, Vol. 50, No. 4, April 2004.

“Choice and the Internet: From Clickstream to Research Stream,” (with R. Bucklin, J. Lattin, A. Ansari, S. Gupta, D. Bell, E. Coupey, J.D.C. Little, C. Mela, and A. Montgomery), Marketing Letters, Vol. 13, No. 3, Summer 2002.

“A Multiple Ideal Point Model: Capturing Multiple Preference Effects from within an Ideal Point Framework,” (with J. Lee and K. Sudhir), Journal of Marketing Research, Vol. 39, No. 1, February 2002.

“2001: A Marketing Odyssey,” (with E. Brody), Vol. 20, No. 4, Marketing Science, Fall 2001.

"Consumer Strategies for Purchasing Assortments within a Single Product Class," (with Jack K.H. Lee), Journal of Retailing, Vol. 75, No. 3, Fall 1999.

"The Max-Min-Min Principle of Product Differentiation," (with A. Ansari and N. Economides), Journal of Regional Science, May 1998.

"Dynamic Influences on Individual Choice Behavior," (with R. Meyer, T. Erdem, F. Feinberg, I. Gilboa, W. Hutchinson, A. Krishna, S. Lippman, C. Mela, A. Pazgal, and D. Prelic), Marketing Letters, Vol. 8, No. 3, July 1997.

"Addendum to 'Cross Validating Regression Models in Marketing Research'," (with W. Vanhonacker), Marketing Science, Vol. 15, No. 1, 1996.

"Selecting, Evaluating, and Updating Prospects in Direct Mail Marketing," (with V. Rao), Journal of Direct Marketing, Vol. 9, No. 2, Spring 1995.

"A Cross-Cultural Analysis of Price Responses to Environmental Changes," (with V. Rao), Marketing Letters, Vol. 6, No. 1, January 1995.

"Cross Validating Regression Models in Marketing Research," (with W. Vanhonacker), Marketing Science, Vol. 12, No. 4, Fall 1993.

"Preference Aggregation and Repeat Buying in Households," (with S. Gupta), Marketing Letters, Vol. 4, No. 4, October 1993.

"Roles in the NBA: There's Still Always Room for a Big Man, But His Role Has Changed" (with A. Ghosh), Interfaces, Vol. 23, No. 4, July-August 1993.

"Introduction to 'Contributions of Panel and Point of Sale Data to Retailing Theory and Practice'," Journal of Retailing, Vol. 68, No.3, Fall 1992.

"Explanations for Successful and Unsuccessful Marketing Decisions: The Decision Maker's Perspective" (with M.T. Curren and V.S. Folkes), Journal of Marketing, Vol. 56, No. 2, April 1992.

"Locally Rational Decision Making: The Distracting Effect of Information on Managerial Performance" (with R. Glazer and R. Winer), Management Science, Vol. 38, No. 2, February 1992.

"Prospects and Problems in Modeling Group Decisions" (with K.P. Corfman, D.J. Curry, S. Gupta, and J. Shanteau), Marketing Letters, Vol. 2, No. 3, July 1991.

"A Stochastic Multidimensional Scaling Methodology for the Empirical Determination of Convex Indifference Curves in Consumer Preference/Choice Analysis" (with W.S. DeSarbo and K. Jedidi), Psychometrika, Vol. 56, No. 2, June 1991.

"A Polarization Model for Describing Group Preferences" (with V. Rao), Journal of Consumer Research, Vol. 18, No. 1, June 1991.

“On the Creation of Acceptable Conjoint Analysis Experimental Designs,” (with W.S. DeSarbo and V. Mahajan), Decision Sciences, Vol. 22, No. 2, Spring 1991.

“Longitudinal Patterns of Group Decisions: An Exploratory Analysis” (with K.P. Corfman and D.R. Lehmann), Multivariate Behavioral Research, Vol. 25, No. 3, July 1990.

“Investing in the Stock Market: Statistical Pooling of Individual Preference Judgments,” (with N. Capon), Annals of Operations Research, Vol. 23, 1990.

“Judgmental Forecasts of Key Marketing Variables: Rational vs. Adaptive Expectations” (with R. Glazer and R. Winer), International Journal of Forecasting, Vol. 6, No. 3, July 1990.

“Committee Decision Making in Organizations: An Experimental Test of the Core,” Decision Sciences, Vol. 21, No. 1, Winter 1990.

“Towards a New Way to Measure Power: Applying Conjoint Analysis to Group Purchase Decisions” (with J. O’Shaughnessy), Marketing Letters, Vol. 1, No. 1, December 1989.

“The Formation and Use of Key Marketing Variable Expectations and their Impact on Firm Performance: Some Experimental Evidence” (with R. Glazer and R. Winer), Marketing Science, Vol. 8, No. 1, Winter 1989.

“A Heterogeneous Conditional Logit Model of Choice” (with W. Vanhonacker), Journal of Business and Economic Statistics, Vol. 6, No. 3, July 1988.

“Estimating Probabilistic Choice Models from Sparse Data: A Method and an Application to Groups” (with D.R. Lehmann and K. Corfman), Psychological Bulletin, Vol. 95, No. 1, January 1988.

“A Friction Model for Describing and Forecasting Price Changes” (with W.S. DeSarbo, V.R. Rao, Y.J. Wind and R. Colombo), Marketing Science, Vol. 6, No. 4, Fall 1987.

“Group Process and Decision Performance in a Simulated Marketing Environment” (with R. Glazer and R. Winer), Journal of Business Research, Vol. 15, No. 6, December 1987.

“Effective Advertising in Industrial Supplier Directories” (with D.R. Lehmann), Industrial Marketing Management, Vol. 15, No. 2, April 1985.

Book Chapters

“The Inevitable Decline of American Political Discourse,” in Review of Marketing Research, Vol. 17, D. Iacobucci (ed.), Emerald Publishing, 2019.

“Dynamic Decision Making in Marketing Channels”, with S. Gupta, and A. Banerji, in Experimental Business Research, A. Rapoport and R. Zwick (eds.), Boston, MA: Kluwer Academic Publishers, 2002.

Refereed Proceedings

“PIONEER: Decision Support for Industrial Product Planning” in Efficiency and Effectiveness in Marketing, Proceedings of the American Marketing Association Educator's Conference, Vol. 54, 1988, G.L. Frazier and C.A. Ingene, eds., Chicago.

“Mathematical Approaches to the Study of Power: A Critical Review” in Advances in Consumer Research, Vol. XII, 1985, E. Hirschman and M. Holbrook, eds., Provo, UT.

“On Obtaining Measures from Ranks” in An Assessment of Marketing Thought and Practice, Proceedings of the American Marketing Association Educator's Conference, Vol. 48, B.J. Walker, ed., 1982, Chicago.

Other

“How Smart Marketers Gauge the Future to Shift Ahead of Consumer Needs” (with A. Adamson), American Management Association Playbook, December 18, 2017, <http://playbook.amanet.org/training-articles-marketers-shift-ahead-consumer-needs/>

“Paul Green: The Hulk Hogan of Marketing,” essay in the Legends of Marketing Series.

“Jerry Wind A Man Ahead of His Time,” essay in the Legends of Marketing Series.

“Forecasting Online Shopping,” Stern Business, Fall/Winter 2000, pp. 22-27.

“Method to Their Madness,” The Industry Standard, August 7, 2000.

Book review of The Application of Regression Analysis by D.R. Wittink, Journal of Marketing Research, Vol. 26, No. 4, November 1989.

Co-author (with many others) of The Statistics Problem Solver, Research and Education Association, New York, 1978.

CONFERENCE PRESENTATIONS

“The Evolving Business Ph.D.,” The Third Annual Global PhD Colloquium,” Fordham University, April 2019.

“Testing for Trademark Dilution in the Court and Lab,” (with B. Beebe, R. Germano, and C. Sprigman), Munich Summer Institute, June 2018.

“Trademark Dilution: Searching for the Elusive Unicorn,” Conference on Empirical Legal Studies, Cornell University, October 2017.

“Measuring Trademark Dilution”, Conference on Empirical Analysis of Intellectual Property, NYU Law School, October 2014.

“Using Surveys in Intellectual Property Cases: What’s the Damage,” AIPLA Spring Meeting, May 2013, Seattle WA.

"Trademark Dilution: An Elusive Concept in the Law," Conference on Brands and Branding in Law, Accounting, and Marketing Kanan Flagler School, University of North Carolina, April 2012

"The Role of Consumer Surveys in Trademark Infringement Cases: Evidence from the Federal Courts," (with R. Bird), AMA Summer Educator's Conference, August 2010, Boston.

"Global Market Share Dynamics: Winners and Losers in a Tumultuous World," (with P. Golder and S. Chang), INFORMS Marketing Science Conference, June 2010, Cologne, Germany.

"Use and Abuse of Consumer Perception Research in Antitrust and Advertising Cases," ABA Antitrust Section Spring Meeting, March 2009, Washington, DC.

"New Product Development: The Stock Market as Crystal Ball," (with D. Markovich), INFORMS Marketing Science Conference, Atlanta, GA., June 2005.

"Modeling Credit Card Usage Behavior: Where is my VISA and Should I Use It?," (with Y. Chen), INFORMS Marketing Science Conference, College Park, Md., June 2003.

"Using Capital Markets as Market Intelligence: Evidence from the Pharmaceutical Industry," (with D. Markovich and B. Yeung), INFORMS Marketing Science Conference, College Park, Md., June 2003.

"Using Capital Markets as Market Intelligence: Evidence from the Pharmaceutical Industry," (with D. Markovich and B. Yeung), Share Price Accuracy and Transition Economies Conference, U. of Mich. Law School, Ann Arbor, Mi., May 2003.

"Modeling Internet Site Visit Behavior," (with E. Bradlow and O. Sak), Joint Statistical Meetings, Indianapolis, August 2000.

"Consumer Strategies for Purchasing Assortments within a Single Product Class," (with Jack K.H. Lee), INFORMS Fall Conference, Philadelphia, November 1999.

"When Do Purchase Intentions Predict Sales?" (with V. Morwitz and A. Gupta), AMA Advanced Research Techniques Forum, Santa Fe, NM, June 1999.

"Modeling New Product Preannouncements as a Signaling Game," (with H. Jung), University of Mainz Conference on Competition in Marketing, Germany, June 1999.

"A Multiple Idea Point Model: Capturing Multiple Preference Effects from within an Ideal Point Framework," (with J. Lee), Joint Statistical Meetings, Dallas, TX, Aug. 1998.

"Modeling New Product Preannouncements as a Signaling Game," (with H. Jung), INFORMS Marketing Science Conference, Fontainebleau, France, July 1998.

"Dynamic Decision-Making in Marketing Channels: Traditional Systems, Quick Response, and POS Information," (with S. Gupta and A. Banerji), NYU Conference on Managerial Cognition, May 1998.

"When Do Purchase Intentions Predict Sales?" (with V. Morwitz and A. Gupta), INFORMS International Meetings, Barcelona, July 1997.

“Mental Models in Competitive Decision Making: A Blessing and A Curse,” Conference on Competitive Decision Making, Charleston, SC, June 1997.

“When Do Purchase Intentions Predict Sales?” (with V. Morwitz and A. Gupta), INFORMS Marketing Science Conference, Berkeley, March 1997.

“Model Adequacy versus Model Comparison: Is the ‘Best’ Model Any ‘Good’?, ” (with A. Ansari and P. Manchanda), INFORMS Marketing Science Conference, Berkeley, March 1997.

“Dynamic Decision-Making in Marketing Channels: Traditional Systems, Quick Response, and POS Information,” (with S. Gupta and A. Banerji), First Conference in Retailing and Service Sciences, Banff, 1994.

“Dynamic Decision-Making in Marketing Channels: Traditional Systems, Quick Response, and POS Information,” (with S. Gupta and A. Banerji), Behavioral Decision Research in Management Conference, Boston, 1994.

“Modeling Consideration Set Formation: The Role of Uncertainty,” (with B. Buchanan and S. Sen), TIMS Marketing Science Conference, Tucson, 1994.

“A Cross-Cultural Analysis of Price Conjectures to Environmental Changes,” (with V. Rao), TIMS Marketing Science Conference, St. Louis, 1993.

“Decision-Making in a Dynamic Distribution Channel Environment,” (with S. Gupta and A. Banerji), TIMS Marketing Science Conference, St. Louis, 1993.

“Cross Validating Regression Models in Marketing Research,” (with W. Vanhonacker), TIMS Marketing Science Conference, London, 1992.

“The Influence of Stock Price on Marketing Strategy,” (with D. Gautschi and D. Sabavala), TIMS Marketing Science Conference, Wilmington, DE, 1991.

“A Polarization Model for Describing Group Preferences” (with V. Rao), ORSA/TIMS National Fall Meetings, Philadelphia, 1990.

“A Polarization Model for Describing Group Preference,” (with V. Rao), Behavioral Decision Research in Management Conference, Philadelphia, 1990.

“Conflict Resolution and Repeat Buying” (with S. Gupta), TIMS Marketing Science Conference, Champaign, Ill., 1990.

“Variety Seeking at the Group Level” (with S. Gupta), Association for Consumer Research Fall Meetings, New Orleans, 1989.

“On Using Attraction Models to Allocate Resources in a Competitive Environment,” TIMS Marketing Science Conference, Durham, NC, 1989.

“Multidimensional Scaling with Convex Preferences” (with W.S. DeSarbo), ORSA/TIMS National Fall Meetings, St. Louis, 1987.

“A Social Comparison Model for Describing Group Preference Evaluations” (with V. Rao), TIMS Marketing Science Conference, Jouy-en-Josas, France, 1987.

“The Day the Earth Stood Still,” Association for Consumer Research Fall Meetings, Toronto, 1986.

“A Friction Model for Describing and Forecasting Price Movements” (with W. DeSarbo, V. Rao, Y. Wind, and R. Colombo), ORSA/TIMS National Fall Meetings, Miami Beach, 1986.

“An Eigenvalue Method for Measuring Consumer Preferences” (with E. Greenleaf and R. Stinerock), TIMS Marketing Science Conference, Dallas, 1986.

“Creating Conjoint Analysis Experimental Designs without Infeasible Stimuli” (with W. DeSarbo and V. Mahajan), TIMS Marketing Science Conference, Dallas, 1986.

“The Mediating Role of Information in Marketing Managers' Decisions” (with R. Glazer and R. Winer), TIMS Marketing Science Conference, Dallas, 1986.

“Incorporating Interdependencies of Utility Functions into Models of Bargaining” (with S. Gupta), ORSA/TIMS National Fall Meetings, Atlanta, 1985.

“The Formation of Key Marketing Variable Expectations” (with R. Glazer and R. Winer), ORSA/TIMS National Fall Meetings, Atlanta, 1985.

“Does the Nash Equilibrium Really Describe Competitive Behavior?: The Case of Cigarette Advertising,” TIMS Marketing Science Conference, Nashville, 1985.

“A Heterogeneous Conditional Logit Model of Choice” (with W. Vanhonacker), ORSA/TIMS National Fall Meetings, Dallas, 1984.

“Using a ‘Robust’ Response Function to Allocate Resources in a Competitive Environment,” TIMS Marketing Science Conference, Chicago, 1984.

“Longitudinal Models of Group Choice Behavior,” (with D. Lehmann and K. Corfman), ORSA/TIMS National Fall Meetings, Orlando, 1983.

“Considerations of Optimal Design of New Task Industrial Products,” ORSA/TIMS National Fall Meetings, San Diego, 1982.

“Game Theoretic Choice Models in Organizational Buying Behavior,” TIMS Special Interest Conference in Marketing Measurement and Analysis, Philadelphia, 1982.

OTHER RESEARCH IN PROGRESS

Trademark Dilution: In Search of the Unicorn (with B. Beebe, R. Germano, and C. Sprigman)

Measuring Likelihood of Confusion (with B. Beebe, R. Germano, and C. Sprigman)

Marketing Research in the Courtroom vs. the Boardroom: What are the Differences and Do They Matter? (with R. Bird)

The Impact of Trademark Litigation Outcomes on Brand Equity and Marketing Decision Making
(with R. Bird)

Modeling the Tradeoffs between Marketing Research and Flexible Manufacturing.

INVITED SEMINARS

Columbia University	Spring 1991, Summer 1994
Cornell University	Fall 1983, Spring 1989
Georgetown University	Fall 2006
Pennsylvania State University	Fall 1996, Fall 2006
Rutgers University	Spring 1994
Temple University	Fall 1995
University of California, Berkeley	Spring 1990
University of California, Los Angeles	Spring 1985, Spring 1996
University of California, San Diego	Fall 2003
University of Florida	Spring 1992
University of Mainz, Germany	Summer 1998
University of Michigan	Spring 1993
University of Pennsylvania	Spring 1992, Spring 1995, Spring 1998
University of Southern California	Spring 1987
Washington University, St. Louis	Spring 2003

EDITORIAL SERVICE

Editorships

Co-Editor, *Marketing Letters*, July 2010 – March 2017

Guest editor, special section of Marketing Science on the history of marketing science theory and practice, 2001.

Consulting editor in marketing, Addison-Wesley Longman Academic Publishers, Boston, MA, 1993-1999.

Guest editor, special issue of Journal of Retailing on the use of panel and point of sale data, 1992.

Other

Member of Editorial Board (current), Journal of Retailing.

Have served on editorial board or as ad-hoc referee for Journal of Marketing, Journal of Marketing Research, Management Science, Marketing Science, Journal of Consumer Research, Journal of Retailing and Consumer Services, Manufacturing and Service Operations Management, Decision Sciences, Journal of Business and Economic Statistics, Journal of

Econometrics, Strategic Information Systems, Review of Marketing Science, Corporate Reputation Review, and Journal of Business Research.

SERVICE

Dissertation Committees Chaired

Joseph Pancras (co-chair)	(Marketing - New York University)
Sergio Meza (co-chair)	(Marketing – New York University)
Dmitri Markovich	(Marketing – New York University)
Heonsoo Jung	(Marketing - New York University)
Jack Lee	(Marketing - New York University)
Asim Ansari (co-chair)	(Marketing - New York University)
Shahana Sen (co-chair)	(Marketing - New York University)

Dissertation Committees Served on

Tingting Fan (Marketing – New York University)
Kei-Wei Huang (Information Systems – New York University)
Sherrif Nassir (Marketing – New York University)
Jane Gu (Marketing – New York University)
Orkun Sak (Marketing – University of Pennsylvania)
Atanu Sinha (Marketing - New York University)
Louis Choi (Marketing - Columbia University)
Sunder Narayanan (Marketing - Columbia University)
Carol Rhodes (Ed. Psych. - Columbia University)
Rita Wheat (Marketing - Columbia University)
Robert Stinerock (Marketing - Columbia University)
Bruce Buchanan (Business Economics - Columbia University)
Chen Young Chang (Marketing - University of Pennsylvania)

Other Discipline Related Service

Chairperson, Marketing Committee, INFORMS, January 2006 – June 2010.
Past President, INFORMS Society on Marketing Science, January 2004 – December 2005.
Founding President, INFORMS Society on Marketing Science, January 2003 – December 2003.
President, INFORMS College on Marketing, January 2002 – December 2002.
President Elect, INFORMS College on Marketing, January 2000- December 2001.
Secretary-Treasurer, INFORMS College on Marketing, January 1998-December 1999.
Association of Consumer Research, Annual Program Committee, 1999.
Co-Organizer of 1996 Conference on Consumer Choice and Decision Making, Arden House, Harriman, New York, June 1996.
Organized Marketing Sessions at Fall 1989 TIMS/ORSA Joint National Meetings, New York, October 1989.

Other University Related Service

Member, Research Resources Committee, Stern School of Business, September 2009 – Present.

Chair, Statistical and Quantitative Reasoning Task Force, Stern School of Business, September 2005 – August 2007.

Member, Specialization Committee, Stern School of Business, September 2004 - Present.

Member, PhD Oversight Committee, Stern School of Business, January 2006 – May 2007.

Member, Executive Committee, Digital Economy Initiative, Stern School of Business, January 2000 – August 2002.

Member, Board of Directors, Center for Information Intensive Organizations, Stern School of Business, September 1998 – December 1999.

Member of MBA Committee, Stern School of Business, New York University, 1989-December 1998. Committee was responsible for supervising redesign of MBA programs in 1991 and 1995, Chairman September 1997-August 1998.

Member of Stern MBA Curriculum Review Committee, September 1997-December 1998. Committee redesigned MBA Core.

Member of Stern School Committee on Improving Consulting Activities, July 1998-December 1998.

Member of Building Committee, Stern School of Business, New York University, 1990-1992.

Member of Research Committee, Stern School of Business, New York University, 1990-1991.

Elected member of Columbia University Senate. Served on Budget Review and Alumni Relations Committees, 1986-1988.

AWARDS

Awarded the J. Parker Bursk Memorial Prize as the outstanding student participating in the Department of Statistics, University of Pennsylvania, 1979.

Dissertation was awarded Honorable Mention in the 1982 American Marketing Association Dissertation Competition.

Dissertation was named Winner of the 1983 Academy of Marketing Science Dissertation Competition.

Invited speaker at the J. Parker Bursk Memorial Prize Luncheon, Department of Statistics, University of Pennsylvania, 1992.

Invited speaker at American Marketing Association Doctoral Consortium, University of Southern California, 1999.

Cited for outstanding editorial support, Fordham University Pricing Center, Sept. 2002.

Named one of the inaugural winners of the Best Reviewer Award for the *Journal of Retailing*, 2003.

Work recognized by West publishing as one of the outstanding 2012 law review articles on Intellectual Property.

Work recognized with the Highly Commended Paper Award at the Literati Network Awards for Excellence 2013.

SELECTED CONSULTING AND OTHER PROFESSIONAL ACTIVITIES

AOL MovieFone, Inc., New York, NY. Performed general consulting on analyzing caller data for telephone movie information service; Consulted as expert in conjunction with damage assessment in legal proceedings.

Citicorp, New York, NY. Built choice model for bank services. Gave lectures on Marketing Strategy to CitiCards executives.

Directions for Decisions, Inc., New York, NY and Jersey City, NJ. Consulted on segmentation study of sports apparel market, designed and implemented “Construction Test”, a concept design decision tool. Performed general consulting on marketing research practice on an ongoing basis.

eComplaints.com, New York, NY. Member board of advisors.

Federal Trade Commission, Washington, D.C. Served as consultant on branding strategies in antitrust investigation.

J.C. Penney Co., New York, NY. Performed sales-advertising response analysis. Work was done on request for Management Decision Systems, Inc., Weston, MA.

The Open Center, New York, NY. Consulted on marketing strategy and direct marketing practices.

Pfizer Pharmaceuticals, New York, NY. Conducted seminar on conjoint analysis.

SilverBills, Inc., New York, NY. Member board of advisors.

Union Carbide Corporation, Danbury CT, Built econometric model to forecast prices .

Various Expert Witness Engagements. Clients include AOL Moviefone, AT&T, Avon, Brother International, Dyson, Epson, Hershey's, BM, JP Morgan Chase, Gerber Products, Johnson & Johnson, K-Swiss, Mead Johnson, Microsoft, Monster Cable, McDonald's, New Balance, Playtex, PNC Financial, Proctor & Gamble, Roche, Seagate, Sergio Garcia, Sharp, TiVo, Under Armour, Wal-Mart, Warnaco, and various plaintiffs in consumer class actions.

MEMBERSHIPS

American Marketing Association

American Statistical Association

Association for Consumer Research

The Institute for Operations Research and Management Science (INFORMS)

Society for Consumer Psychology

American Association for Public Opinion Research

Appendix B: Testimony in the Last Four Years

Depositions

Twentieth Century Fox, et al. v. Empire Distribution, Inc. Case No: 2:15-cv-02158-PA-FFM (United States District Court for the Central District of California).

United States of America, ex rel., Floyd Landis vs. Tailwind Sports Corporation et. al., Case No. No. 1:10-cv-00976 (CRC); United States District Court (District of Columbia)

Art Cohen, Individually and on Behalf of All Others Similarly Situated, v. Donald J. Trump, Case No. 13-CV-2519-GPC(WVG), United States District Court (Southern District of California)

Kenneth Hobbs on behalf of himself and all others similarly situated, v. Brother International and Does 1 through 10 inclusive, Case No. 2:15-cv-01866-PSG (MRWx), United States District Court, (Central District of California)

Mizner Court Holdings, LLC, and San Marco Holdings, LLC, v. Country Club Maintenance Association, Inc., d/b/a Broken Sound Master Association, Case No. 15-CA-000864 (AB), Circuit Court of the 15th Judicial Circuit in and for Palm Beach County.

Wasser, Joshua, Ila Gold, and Roberto Israel Barajas-Ramos, on behalf of themselves and all others similarly situated, vs. All Market Inc., Case No.: 16-cv-21238- Scola/Otazo-Reyes, United States District Court (Southern District of Florida, Miami Division).

Car-Freshener Corporation and Julius Samann Ltd. vs. American Covers, LLC F/K/A American Covers, Inc. D/B/A Handstands, Energizer Holdings, Inc., and Energizer Brands, LLC, Civil Action No.: 5:17-cv-171 (TJM/ATB), United States District Court (Northern District of New York).

Spangler Candy Company vs. Tootsie Roll Industries, LLC, Case No. 3:18-cv-1146, United States District Court (Northern District of Ohio, Western Division - Toledo).

Merck & Co., Inc. and Merck Sharp & Dohme Corp., v. Merck KGaA, Case No. 2:16-cv-00266-ES-MAH, United States District Court (District of New Jersey).

Quidel Corporation vs. Siemens Medical Solutions USA, Inc., Siemens Healthcare Diagnostics, Inc., and Does 1-50 Inclusive, Case No. 3:16-cv-3059 BTM AGS, United States District Court (Southern District of California).

Jeff Young, individually and on behalf of all others similarly situated, vs. Cree, Inc., Case No. 4:17-cv-06252-YGR, United States District Court (Northern District of California – Oakland Division).

The Renault Thomas Corporation d/b/a Discount Tire, vs. Mavis Tire Supply LLC., Civil Action No. 1:18-cv-05877-TCB, United States District Court (Northern District of Georgia – Atlanta Division).

Ryan Porter and Haarin Kwon, individually and on behalf of all others similarly situated, vs. NBTY, Inc., United States Nutrition, Inc., Healthwatchers (DE), Inc., and Met-Rx Nutrition, Inc. Case No. 15-cv-11459 MSS YBK, United States District Court (Northeastern District of Illinois – Eastern Division).

Mahindra & Mahindra Ltd. and Mahindra Automotive North America v. FCA US LLC, Case No.: 2:18-CV-12645-GAD-SDD, United States District Court (Eastern District of Michigan); In the Matter of Certain Motorized Vehicles and Components Thereof, Investigation No. 337-TA-1132, United States International Trade Commission, Washington D.C.

Susan Wang, Rene Lee and all others similarly situated, v. StubHub, Inc., Superior Court of the State of California for the County of San Francisco (Case No: CGC-18564120).

Trial

Church & Dwight Co., Inc. v. SPD Swiss Precision Diagnostics GmbH, Civil Action No.: 14-CV-585 (AJN), United States District Court (Southern District of New York).

Dayna Craft (withdrawn), Deborah Larsen, Wendi Alper-Pressman, Individually and On Behalf of All Others Similarly Situated v. Philip Morris Companies, Inc., a corporation, and Philip Morris Incorporated, a corporation, Case No. 2202-00406-02 , Division No. 6 (Missouri Circuit Court, Twenty-Second Judicial Circuit, City of St. Louis)

Hearing

In the Matter of Distribution of the 2010, 2011, 2012, 2013 Cable Royalty Funds, (Before the Copyright Royalty Judges, Washington D.C.) Docket No. 14-CRB-0010-CD (2010-13)

In the Matter of Certain Motorized Vehicles and Components Thereof, Investigation No. 337-TA-1132, United States International Trade Commission, Washington D.C.

Daubert Hearing

Visteon Technologies, LLC. v. Garmin International, Inc., Civil Action No. 2:10-cv-10578-PDB-MAR (United States District Court, Eastern District of Michigan – Southern Division)

Preliminary Injunction Hearing

Danone US, LLC. v. Chobani, LLC., Case Action No. 18 CV 11702, United States District Court (Southern District of New York)

Appendix C: Materials Reviewed and Considered

Deposition of Cheryl Gomez (10/09/2019)

Diamond, Shari S., "Reference Guide on Survey Research" in *Reference Manual on Scientific Evidence*, Federal Judicial Center and The National Academies Press (Third Edition, 2011)

First Amended Complaint (05/22/19)

Manual for Complex Litigation, Federal Judicial Center (Fourth Edition, 2004)

Miller, Jeff, "Online Marketing Research," in *The Handbook of Marketing Research*, R. Grover and M. Vriens (eds.), Sage Publications (2006)

Sawyer, Alan G., "Demand Artifacts in Laboratory Experiments in Consumer Research," *Journal of Consumer Research*, (Vol. 1, No. 4, 1975)

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Websites:

https://geoscape.com/wp-content/uploads/2015/12/140325_Geoscape_MarketSnapshot_NEWYORKCITY.pdf

<https://medicare.net/medicare-supplement-plans-by-state-2018-medigap-plan-guide/>

<https://www.aarp.org/health/medicare-insurance/info-2017/choosing-right-medigap-plan.html>

<https://www.bankerslife.com/products/medicare-supplement-insurance/>

<https://www.hcsc.com/who-we-are/overview>

<https://www.markfarrah.com/mfa-briefs/medicare-supplement-enrollment-up-nearly-4-in-2018/>

<https://www.medicare.gov/medigap-supplemental-insurance-plans/> (enter relevant zip and select "Plan Details" and "See Companies" for Medigap Plan F)

<https://www.mutualofomaha.com/our-story/company-profile/affiliates>

<https://www.nielsen.com/us/en/intl-campaigns/dma-maps/>

https://www.state.nj.us/humanservices/doas/documents/SHIP_Female_65.pdf (October 2019 rates)

https://www.state.nj.us/humanservices/doas/documents/SHIP_Important_Info.pdf

https://www.state.nj.us/humanservices/doas/documents/SHIP_Male_65.pdf (October 2019 rates)

Appendix D: Medicare.gov Webpage Edits

Those eligible for Medicare can use the Medicare.gov website to find which Medigap plans are available for their area (<https://www.medicare.gov/medigap-supplemental-insurance-plans>). Users are directed to enter their zip code. After entering their zip code, they are directed to a page with the various Medigap plans (e.g., Plan C, Plan F, etc.). From here, users can click “Plan Details” or “See Companies” under each plan type. The “Plan Details” and “See Companies” pages were the pages relevant to the survey and its respondents. Minor changes were made to these webpages, which will be explained in this Appendix.

The alterations made to the “Plan Details” webpage for Plan F were as follows:

- 1) The “Estimated Out-of-Pocket Costs (OOPC)” on the bottom-most part of the page were removed as respondents were going to be given a specific cost for their premium on the following page.
- 2) The “Monthly premium range” and “Total yearly estimated costs” were removed from “What you pay for general costs” for the same reason (i.e., they were going to be a given a specific cost for their premium on the following page).

Note: The components of the “Plan Details” page shown to respondents in the survey did not differ on the Medicare.gov webpage between New Jersey and New York.¹

¹ Zip codes used to check each county: 08205, 07401, 08010, 08004, 08202, 08332, 07109, 08039, 07002, 08801, 08520, 07001, 07701, 07440, 08005, 07442, 08070, 07920, 07439, 07033, 07820, 12007, 14802, 10452, 13790, 14719, 13139, 14722, 14814, 13814, 12910, 12534, 13045, 12474, 12501, 14260, 12936, 12937, 12025, 14013, 12470, 12842, 13324, 13603, 11201, 13305, 14414, 13134, 14602, 12010, 11732, 10001, 14304, 13323, 13031, 14469, 10910, 14429, 13302, 12197, 10509, 11001, 12018, 10301, 10911, 13613, 12025, 12301, 12194, 14805, 14588, 14809, 11727, 12719, 13734, 14886, 12401, 12843, 12839, 14589, 10501, 14113, 14857

“Plan Details” Webpage for Medigap Plan F (December 2019)

Medicare.govFind a Medigap PlanEspañol

Back to plan results

Medigap Plan F

See Companies

What you pay for general costs

\$157 - \$314

Monthly premium range ⓘ

Doesn't include standard Medical (Part B) premium of \$135.50/month.

\$0

Part A (Hospital) deductible

You pay this amount each time you're admitted to the hospital per benefit period.

\$0

Part B (Medical) deductible

You pay this amount for medical care before your plan pays its share.

\$8,170.00

Total yearly estimated costs

Premiums + out-of-pocket costs for someone in good health.

Change health status

\$0

Medical (Part B) coinsurance

This plan generally covers the 20% of medical costs Medicare doesn't pay.

What you pay for covered services

Part A coinsurance

Hospital stays

Days 1-60: \$0
Days 61-90: \$0
Days 91-150: \$0 while using your 60 lifetime reserve days ⓘ
Additional 365 days: \$0 of Medicare-approved expenses
After the additional 365 days: All costs

Skilled nursing facility coinsurance (for Medicare-covered stays)

Days 1-20: \$0
Days 21-100: \$0
After 100 days: All costs

Hospice care

\$0

Part A & Part B coinsurance

Blood

First 3 pints: \$0
After 3 pints: \$0

Covered medical services

\$0

Excess charges (above Medicare-approved amounts)

\$0

Tests for diagnostic services

\$0

Foreign travel emergency

First: \$250 deductible, Then 20% up to the lifetime maximum of \$50,000. You pay 100% after the \$50,000 maximum is met.

Routine check-ups and screening tests

\$0

Estimated Out-of-Pocket Costs (OOPC)

Change health status


People in good health

	Original Medicare	Medigap Plan with Original Medicare
Part B premium	\$135.50	\$135.50
Monthly plan premium	\$0.00	\$165.44
Inpatient care	\$30.00	\$10.00
Outpatient prescription drugs	\$307.00	\$328.00
Dental services	\$55.00	\$42.00
All other services	\$73.00	\$0.00
Total monthly estimated costs	\$600.50	\$680.94
Total yearly estimated costs	\$7,210.00	\$8,170.00

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The alterations made to the “See Companies” webpage were as follows:

- 1) The number of companies with plan offerings listed on the webpage was reduced to four. Below are the names of those companies as they appeared for people using a New Jersey zip code.
 - a. AARP Medicare Supplemental Plans, insured by UnitedHealthcare Insurance Company
 - b. Aetna Life Insurance Co
 - c. Colonial Penn Life Insurance Co (formerly Conseco Direct Life Insurance Co)
 - d. United of Omaha Life Insurance Company
- 2) Because some of these insurance companies have different names in New York, names were adjusted such that all respondents would be able to identify the insurer. Below each name is a screenshot of how the company name appeared for a user entering a New York zip code on the Medigap website. Accordingly, the company names were edited as follows:
 - a. “AARP Medicare Supplemental Plans, insured by UnitedHealthcare Insurance Company” was unchanged.

AARP Medicare Supplement Plans, insured by UnitedHealthcare Insurance Company
 - b. “Aetna Life Insurance Co” was unchanged.

Aetna Life Insurance Co
 - c. “Colonial Penn Life Insurance Co (formerly Conseco Direct Life Insurance Co)” was changed to “Colonial Penn Life Insurance Co (formerly Conseco Direct Life Insurance Co) sometimes called Banker Conseco Life Insurance Company”.²

Banker Conseco Life Insurance Company
 - d. “United of Omaha Life Insurance Company” was changed to “United of Omaha Life Insurance Company sometimes called Mutual of Omaha Insurance Company”.³

Mutual of Omaha Insurance Company
- 3) The webpage could be sorted either alphabetically or by pricing method. Because the order of the companies was randomized in the survey, all indicia of sorting was removed (e.g., the button to change the sort type, the headers for pricing method, information about the pricing methods).
- 4) Prices were added directly below each respective plan. Price is not accessible from the Medicare.gov site itself, but was necessary to include. Because monthly premiums vary by gender, separate pages were created for women and men to reflect the difference in prices they would be offered. Prices reflect the October 2019 rates for a non-tobacco and

² These companies are the same. See: <https://www.bankerslife.com/products/medicare-supplement-insurance/>.

³ These companies are the same. See: <https://www.mutualofomaha.com/our-story/company-profile/affiliates>.

non-smoking purchaser during their 6-month open enrollment period for each provider, as identified in the following documents. Screenshots of these pages, reflecting the October 2019 rates, are included at the end of this appendix:

- a. https://www.state.nj.us/humanservices/doas/documents/SHIP_Male_65.pdf
 - b. https://www.state.nj.us/humanservices/doas/documents/SHIP_Female_65.pdf
 - c. https://www.state.nj.us/humanservices/doas/documents/SHIP_Important_Info.pdf
- 5) When sorted alphabetically, the webpage displays the number of total plans available in the bottom right of the page. The number of companies was updated, both here (“1 - ___ of ___ Medigap companies”), as well as at the top of the page (“___ Companies offer Medigap Plan F in your area”), to 4.
 - 6) The webpage included clickable drop downs which would show the address, phone number, and website of the provider. These were removed from the screenshot.

“See Companies” Webpage for New Jersey (December 2019)

Medicare.govFind a Medigap PlanEspañol

Back to plan results

24 companies offer Medigap Plan F in your area

Print

Sort plans by: Pricing method

Attained age pricing

Premiums are low for younger buyers, but go up as you get older and can eventually become the most expensive.
[Learn about costs](#)

+ Horizon Blue Cross Blue Shield of New Jersey

+ Sterling Life Insurance Co

+ SBLI USA Life Insurance Company, Inc.

+ Genworth Life & Annuity Insurance Company

+ United American Insurance Co

Show more

Community pricing

Premiums are the same no matter how old you are. Premiums may go up because of inflation and other factors.
[Learn about costs](#)

+ AARP Medicare Supplement Plans, insured by UnitedHealthcare Insurance Company

Unknown pricing

These companies have not reported their pricing methods to CMS.
[Learn about costs](#)

+ United of Omaha Life Insurance Company

+ Manhattan Life Insurance Company

+ Shenandoah Life Insurance Company

+ Reserve National Insurance Company

+ Philadelphia American Life Insurance Co

+ Loyal American Life Insurance Company

+ Bankers Fidelity Life Insurance Co

+ Central States Indemnity Co. of Omaha

+ Aetna Life Insurance Co

+ AmeriHealth Insurance Company of New Jersey

+ Gerber Life Insurance Co

+ Individual Assurance Company, Life, Health and Accident

+ Colonial Penn Life Insurance Co (formerly Consecro Direct Life Insurance Co)

+ Combined Insurance Company of America

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https://www.state.nj.us/humanservices/doas/documents/SHIP_Male_65.pdf (October 2019)

MALE PREFERRED RATES New Jersey Medicare Supplement Policies (Medigap) Monthly Premium at Age 65* October 2019											
	Plan A	Plan B	Plan C	Plan D	Plan F	High Deduct F	Plan G	Plan K	Plan L	Plan M	Plan N
Aetna Health Insurance Co.	\$132.53	\$149.77	\$199.42	N/A	\$189.92	\$75.97	\$154.77	N/A	N/A	N/A	\$110.96
AARP United Healthcare	\$102.72	\$141.76	\$177.12	N/A	\$168.80	N/A	\$139.36	\$54.88	\$80.00	N/A	\$113.60
Americo Financial Life & Annuity	\$186.93	N/A	\$232.19	N/A	\$218.63	N/A	\$175.80	N/A	N/A	N/A	\$129.54
AmeriHealth Ins. Co. of NJ	\$107.07	N/A	\$178.26	N/A	\$169.77	N/A	N/A	N/A	N/A	N/A	\$117.80
Banker's Fidelity Life Ins. Co.	\$157.95	N/A	\$203.79	N/A	\$190.40	\$57.86	\$159.61	N/A	N/A	N/A	\$127.03
Colonial Penn Life	\$174.43	\$210.86	\$232.14	N/A	\$242.00	\$54.39	\$213.39	\$88.04	\$147.57	\$178.15	\$129.42
Combined Ins. Co. of America	(1) \$168.43	N/A	(1) \$241.26	N/A	(1) \$212.11	N/A	(1) \$179.82	N/A	N/A	N/A	(1) \$172.74
	(2) \$176.87	N/A	(2) \$253.33	N/A	(2) \$222.71	N/A	(2) \$188.82	N/A	N/A	N/A	(2) \$181.38
	(3) \$160.02	N/A	(3) \$229.20	N/A	(3) \$201.50	N/A	(3) \$170.84	N/A	N/A	N/A	(3) \$164.10
(1) Price in Zip Codes starting with 070-073, 079, 086, 088, 089; (2) Zip Codes starting with 074-076, 078, 085; (3) Zip Codes starting with 077, 080-084, 087											
Equitable National Life Insurance Co.	\$124.16	N/A	\$170.13	N/A	\$173.37	N/A	\$129.85	N/A	N/A	N/A	\$92.34
GCU	\$145.24	N/A	\$187.36	N/A	\$178.43	N/A	\$146.66	N/A	N/A	N/A	\$106.92
Horizon Blue Cross Blue Shield of N.J.	\$118.68	N/A	\$267.62	N/A	\$165.44	N/A	\$151.88	\$55.19	N/A	N/A	\$112.38
Humana	\$168.44	\$183.32	\$223.46	N/A	\$212.82	\$62.36	N/A	\$122.93	\$157.44	N/A	\$132.97
Individual Assurance Co.	\$185.87	N/A	\$230.15	N/A	\$219.19	N/A	\$150.60	N/A	N/A	N/A	\$131.25
Liberty Bankers Life	\$169.45	N/A	\$215.08	N/A	\$204.83	N/A	\$163.27	N/A	N/A	N/A	\$139.31
Manhattan Life	\$145.00	N/A	\$204.00	N/A	\$192.00	N/A	\$156.00	N/A	N/A	N/A	\$120.00
National Health Ins. Co.	\$148.05	N/A	\$205.31	N/A	\$195.53	\$60.64	\$154.58	N/A	N/A	N/A	\$130.39
Omaha Insurance Co.	\$159.45	N/A	\$222.44	N/A	\$198.85	\$62.46	\$156.69	N/A	N/A	N/A	\$125.36
Omaha Insurance Co. (Unisex)	\$148.79	N/A	\$207.59	N/A	\$183.71	\$58.28	\$146.23	N/A	N/A	N/A	\$116.98
Pan-American Life Ins. Co.	\$160.04	N/A	\$227.29	N/A	\$216.46	N/A	\$151.10	N/A	N/A	N/A	\$127.01
Philadelphia American Life	(1) \$144.56	N/A	(1) \$235.84	(1) \$156.15	(1) \$231.13	(1) \$57.64	(1) \$176.42	N/A	N/A	N/A	(1) \$140.21
	(2) \$131.42	N/A	(2) \$214.39	(2) \$141.94	(2) \$210.12	(2) \$52.40	(2) \$160.38	N/A	N/A	N/A	(2) \$127.46
(1) Price in Zip Codes in Newark 07101-07108, 07112, 07114, 07175, 07184, 07188, 07189, 07191-07193, 07195, 07198, 07199; (2) Price in all other Zip Codes											
Renaissance Life & Health Ins. Co. of America	\$166.76	N/A	\$223.00	N/A	\$212.43	N/A	\$157.30	N/A	N/A	N/A	\$131.34
SBLI USA Life Ins. Co., Inc.	\$151.73	N/A	\$200.75	N/A	\$195.02	N/A	\$159.03	N/A	N/A	N/A	N/A
Shenandoah Life Ins. Co.	\$150.37	N/A	\$204.36	N/A	\$194.64	N/A	\$153.66	N/A	N/A	N/A	\$121.82
Thrivent Financial for Lutherans	\$165.18	N/A	\$209.92	N/A	\$207.80	N/A	\$162.67	N/A	N/A	N/A	\$132.02
United American	\$158.00	N/A	\$240.00	N/A	\$241.00	\$59.00	N/A	N/A	N/A	N/A	N/A
Western United Life Assurance Co.	\$162.88	N/A	\$211.91	N/A	\$201.82	N/A	\$154.20	N/A	N/A	N/A	\$129.74
* If older than age 65, contact company for rate quotes. Unisex - see attached. NOTE: If applying for policy after your first six-months of Medicare Part B, the company may turn you down for coverage, or charge higher rates based on your health conditions.											
State of New Jersey, Department of Human Services, Division of Aging Services, State Health Insurance Assistance Program						Revised October 1, 2019					

https://www.state.nj.us/humanservices/doas/documents/SHIP_Female_65.pdf (October 2019)

FEMALE PREFERRED RATES New Jersey Medicare Supplement Policies (Medigap) Monthly Premium at Age 65* October 2019											
	Plan A	Plan B	Plan C	Plan D	Plan F	High Deduct F	Plan G	Plan K	Plan L	Plan M	Plan N
Aetna Health Ins. Co.	\$115.29	\$130.20	\$173.43	N/A	\$165.18	\$66.06	\$134.61	N/A	N/A	N/A	\$96.46
AARP United Healthcare	\$102.72	\$141.76	\$177.12	N/A	\$168.80	N/A	\$139.36	\$54.88	\$80.00	N/A	\$113.60
Americo Financial Life & Annuity	\$162.54	N/A	\$201.91	N/A	\$190.11	N/A	\$152.87	N/A	N/A	N/A	\$112.65
AmeriHealth Ins. Co. of N.J.	\$107.07	N/A	\$178.26	N/A	\$169.77	N/A	N/A	N/A	N/A	N/A	\$117.80
Banker's Fidelity Life Ins. Co.	\$141.04	N/A	\$181.95	N/A	\$170.01	\$51.66	\$142.52	N/A	N/A	N/A	\$113.41
Colonial Penn Life	\$158.84	\$187.56	\$211.36	N/A	\$220.34	\$45.99	\$190.70	\$78.38	\$131.31	\$150.30	\$109.23
Combined Ins. Co. of America	(1) \$146.48	N/A	(1) \$209.79	N/A	(1) \$184.45	N/A	(1) \$156.34	N/A	N/A	N/A	(1) \$150.24
	(2) \$153.81	N/A	(2) \$220.28	N/A	(2) \$193.67	N/A	(2) \$164.16	N/A	N/A	N/A	(2) \$157.74
	(3) \$139.16	N/A	(3) \$199.31	N/A	(3) \$175.22	N/A	(3) \$148.52	N/A	N/A	N/A	(3) \$142.72
(1) Price in Zip Codes starting with 070-073, 079, 086, 088, 089; (2) Zip Codes starting with 074-076, 078, 085; (3) Zip Codes starting with 077, 080-084, 087											
Equitable National Life Insurance Co.	\$109.26	N/A	\$149.71	N/A	\$152.56	N/A	\$114.27	N/A	N/A	N/A	\$81.26
GCU	\$126.30	N/A	\$162.92	N/A	\$155.16	N/A	\$127.53	N/A	N/A	N/A	\$92.97
Horizon Blue Cross Blue Shield of N.J.	\$110.07	N/A	\$248.20	N/A	\$153.44	N/A	\$140.87	\$51.19	N/A	N/A	\$104.22
Humana	\$168.01	\$182.85	\$222.89	N/A	\$212.28	\$62.19	N/A	\$122.62	\$157.04	N/A	\$132.62
Individual Assurance Co.	\$161.63	N/A	\$200.13	N/A	\$190.60	N/A	\$130.96	N/A	N/A	N/A	\$114.13
Liberty Bankers Life	\$147.35	N/A	\$187.02	N/A	\$178.12	N/A	\$141.97	N/A	N/A	N/A	\$121.13
Manhattan Life	\$130.00	N/A	\$183.00	N/A	\$173.00	N/A	\$135.00	N/A	N/A	N/A	\$108.00
National Health Ins. Co.	\$128.81	N/A	\$178.65	N/A	\$170.10	\$52.76	\$134.44	N/A	N/A	N/A	\$113.40
Omaha Insurance Co.	\$138.65	N/A	\$193.43	N/A	\$171.18	\$54.31	\$136.26	N/A	N/A	N/A	\$109.00
Omaha Insurance Co. (Unisex)	\$149.79	N/A	\$207.59	N/A	\$183.71	\$58.28	\$146.23	N/A	N/A	N/A	\$116.98
Pan-American Life Ins. Co.	\$139.16	N/A	\$197.64	N/A	\$188.23	N/A	\$131.39	N/A	N/A	N/A	\$110.44
Philadelphia American Life	(1) \$133.86	N/A	(1) \$218.36	(1) \$144.59	(1) \$214.01	(1) \$53.37	(1) \$163.35	N/A	N/A	N/A	(1) \$129.82
	(2) \$121.69	N/A	(2) \$198.51	(2) \$131.44	(2) \$194.55	(2) \$48.52	(2) \$148.50	N/A	N/A	N/A	(2) \$118.02
(1) Price in Zip Codes in Newark 07101-07108, 07112, 07114, 07175, 07184, 07188, 07189, 07191-07193, 07195, 07198, 07199; (2) Price in all other Zip Codes											
Renaissance Life & Health	\$145.00	N/A	\$194.00	N/A	\$184.81	N/A	\$136.86	N/A	N/A	N/A	\$114.26
SBLI USA Life Ins. Co., Inc.	\$135.04	N/A	\$178.67	N/A	\$173.57	N/A	\$141.54	N/A	N/A	N/A	N/A
Shenandoah Life Ins. Co.	\$130.75	N/A	\$177.72	N/A	\$169.26	N/A	\$133.62	N/A	N/A	N/A	\$105.93
Thrivent Financial for Lutherans	\$143.64	N/A	\$182.54	N/A	\$180.69	N/A	\$141.45	N/A	N/A	N/A	\$114.80
United American	\$137.00	N/A	\$208.00	N/A	\$209.00	\$51.00	N/A	N/A	N/A	N/A	N/A
Western United Life Assurance Co.	\$141.63	N/A	\$184.27	N/A	\$175.49	N/A	\$134.09	N/A	N/A	N/A	\$112.81
* If older than age 65, contact company for rate quotes. Unisex - see attached. NOTE: If applying for policy after your first six-months of Part B, the company may turn you down for coverage, or charge higher rates based on your health.											
State of New Jersey, Department of Human Services, Division of Aging Services, State Health Insurance Assistance Program						Revised October 1, 2019					

Appendix F: Questionnaire

Medigap Survey**LEGEND:****[PROGRAMMER NOTES IN BOLD CAPS AND BRACKETS]***Notes to respondent in italics***FORMAT:** The survey consists of the following tracks:

Introduction and Screening (“QS” Series of Questions)

Main Survey (“Q” Series of Questions)

Introduction and Screening

Thank you for your willingness to participate in our study. The responses you give to our questions are very important to us. If you don’t know an answer to a question or if you don’t have an opinion, please indicate this in your response. It is very important that you do not guess.

Your answers will be kept in confidence. The results of this study will not be used to try to sell you anything.

When you are ready to get started, please click the “NEXT” button.

[“NEXT” BUTTON TAKES RESPONDENT TO QUESTION QS0]**[NEXT PAGE]**

QS0. Please enter the code exactly as it appears in the image above, and then select "NEXT" to continue.

[INSERT CAPTCHA]**[NEXT PAGE]**

QS1. What type of electronic device are you using to complete this survey? *(Select one only)*

[RANDOMIZE]

- ☐ Desktop computer **[CONTINUE]**
- ☐ Laptop computer **[CONTINUE]**
- ☐ Tablet computer (e.g., Apple iPad, Kindle Fire, Samsung Galaxy Tab, Microsoft Surface) **[CONTINUE]**
- ☐ Smartphone (e.g., Apple iPhone, Samsung Galaxy, HTC) **[HOLD]**
- ☐ Other mobile or electronic device **[ANCHOR; HOLD]**

[IF “SMARTPHONE” OR “OTHER” SELECTED IN QS1, DISPLAY: “This survey is not formatted for viewing on a smartphone or other mobile device. Please return to the survey, using the same link, from a desktop, laptop, or tablet computer.”]

[NEXT PAGE]

QS2. Are you...? (*Select one only*)

- ☐ Male
- ☐ Female

[NEXT PAGE]

QS3. Into which of the following categories does your age fall? (*Select one only*)

- ☐ Under 18 [TERMINATE]
- ☐ 18-38 [TERMINATE]
- ☐ 39-59 [TERMINATE]
- ☐ 60+ [CONTINUE]
- ☐ Prefer not to say [TERMINATE]

[NEXT PAGE]

QS4. In which state do you currently reside? (*Select one only*)

[IF "NEW YORK," OR "NEW JERSEY," NOT SELECTED, TERMINATE; DROP DOWN LIST OF 50 STATES + DC]

REGION. [HIDDEN VARIABLE; ASSIGN US CENSUS REGION BASED ON QS4]

[TERMINATE IF AGE OR GENDER DO NOT MATCH RESPONDENT PARAMETERS PASSED BY PANEL PROVIDER]

[NEXT PAGE]

QS5. Do you or does any member of your household work for any of the following types of companies? *(Select all that apply)* [RANDOMIZE; NONE OF THE ABOVE LAST]

- ☐ A company that sells health insurance [TERMINATE]
- ☐ A company that sells automobile insurance
- ☐ A company that sells life insurance
- ☐ A for-profit organization that offers discounts to its members (e.g., on insurance, travel, restaurants)
- ☐ A non-profit organization that offers discounts to its members (e.g., on insurance, travel, restaurants) [TERMINATE]
- ☐ A market research firm or advertising agency [TERMINATE]
- ☐ None of the above [ANCHOR; EXCLUSIVE]

[NEXT PAGE]

QS6. In which, if any, of the following are you currently enrolled? If more than one of these options apply to your plan(s), please select all that apply. For example, if your Medicaid plan is also an HMO, please select both Medicaid and HMO.” *(Select all that apply)*

[KEEP MEDICARE, MEDICAID, MEDIGAP TOGETHER; KEEP PPO AND HMO TOGETHER]

- ☐ Medicare
- ☐ Medicaid
- ☐ Medigap (Medicare Supplement Insurance)
- ☐ Preferred Provider Organization health insurance plan (PPO)
- ☐ Health Maintenance Organization health insurance plan (HMO)
- ☐ Don't know/Unsure [ANCHOR; EXCLUSIVE; TERMINATE]
- ☐ None of the above [ANCHOR; EXCLUSIVE]

[ERROR MESSAGE IF MEDIGAP SELECTED WITHOUT MEDICARE: “Please select Medicare or deselect Medigap. You must have Medicare to be enrolled in Medigap.”]

[NEXT PAGE]

QS7. In which, if any, of the following are you likely to enroll in the **next five years**? *(Select all that apply)*

[SHOW IN SAME ORDER AS QS6]

- ☐ Medicare
- ☐ Medicaid
- ☐ Medigap (Medicare Supplement Insurance)
- ☐ Preferred Provider Organization health insurance plan (PPO)
- ☐ Health Maintenance Organization health insurance plan (HMO)
- ☐ Don't know/Unsure [ANCHOR; EXCLUSIVE]
- ☐ None of the above [ANCHOR; EXCLUSIVE]

[NEXT PAGE]

[ERROR MESSAGE IF MEDIGAP SELECTED AND MEDICARE NOT SELECTED IN QS6 OR QS7: “Please select Medicare or deselect Medigap. You must have Medicare to be enrolled in Medigap.”

IF “MEDIGAP” SELECTED IN QS6 OR QS7, CONTINUE; OTHERWISE TERMINATE]

QS8. Please select ["NORTH"] ["SOUTH"] ["EAST"] ["WEST"] from the following list in order to continue with this survey. *(Select one only)*

[RANDOMIZE THE FOUR QUESTION VERSIONS, CORRECT RESPONSE OPTION SHOULD MATCH THAT OF QUESTION; RANDOMIZE ANSWER OPTIONS]

- ☐ NORTH
- ☐ SOUTH
- ☐ EAST
- ☐ WEST

[NEXT PAGE]

QS9. You have qualified to take this survey. Before continuing, please carefully read these instructions:

- Please take the survey in one session without interruption.
- While taking the survey, please do not consult any other websites or other electronic or written materials.
- Please answer all questions on your own without consulting any other person.
- If you normally wear glasses or contact lenses when viewing a computer or tablet screen, please wear them for the survey.

(Select one only)

- ☐ I understand and agree to the above instructions
- ☐ I do not understand or do not agree to the above instructions [TERMINATE]

[NEXT PAGE]

Main Questionnaire

[INTRO 1]

Imagine that you are considering enrolling in a Medicare Supplement Insurance (Medigap) plan. There are several Medigap plans offered, but for the purpose of this exercise please imagine you are considering enrolling in Medigap Plan F. Plan F has been the most popular Medigap plan. The next page will show you the details of Medigap Plan F.

[NEXT PAGE]

[INTRO2]

The webpage below shows the details of Plan F. There are several companies that offer Medigap Plan F, however, the details of Plan F are the same for all companies that offer it. Please note all links have been disabled on the webpage. When you are finished reviewing, please select "NEXT" at the bottom of the page.

[IMAGE OF PLAN F DETAILS]

Medicare.gov

Find a Medigap Plan

Español

Back to plan results

Medigap Plan F

Print

See Companies

What you pay for general costs

\$0

Part A (Hospital) deductible

You pay this amount each time you're admitted to the hospital per benefit period.

\$0

Part B (Medical) deductible

You pay this amount for medical care before your plan pays its share.

\$0

Medical (Part B) coinsurance

This plan generally covers the 20% of medical costs Medicare doesn't pay.

What you pay for covered services

Part A coinsurance

Hospital stays

Days 1-60: \$0
Days 61-90: \$0
Days 91-150: \$0 while using your 60 lifetime reserve days
Additional 365 days: \$0 of Medicare-approved expenses
After the additional 365 days: All costs

Skilled nursing facility coinsurance (for Medicare-covered stays)

Days 1-20: \$0
Days 21-100: \$0
After 100 days: All costs

Hospice care

\$0

Part A & Part B coinsurance

Blood

First 3 pints: \$0
After 3 pints: \$0

Covered medical services

\$0

Excess charges (above Medicare-approved amounts)

\$0

Tests for diagnostic services

\$0

Foreign travel emergency

First: \$250 deductible, Then 20% up to the lifetime maximum of \$50,000. You pay 100% after the \$50,000 maximum is met.


Routine check-ups and screening tests

\$0

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F-5

[NEXT PAGE]

[INTRO 3]

Each insurance company decides how it will set the price, or premium, for its Medigap Plan F offering. You will see the monthly premiums for each company on the pages that follow.

Assume the monthly premiums shown reflect the premium you would pay if you were 65 years old and were to purchase Medigap within the first six (6) months of the start of your Medicare Plan. This is called your Medigap open-enrollment period.

After viewing your options, you will be asked to select the company from which you would purchase Medigap Plan F, if you had to choose.

[NEXT PAGE]

[INTRO 4]

Below are the companies offering Medigap Plan F. The prices shown below reflect the monthly premiums for the open-enrollment period. Please note all links have been disabled on the webpage. Please review the options shown and then select “NEXT” at the bottom of the page.

[RANDOMLY ASSIGN TO TEST OR CONTROL GROUP; RANDOMIZE ORDER OF 4 COMPANIES; SHOW PRICES RELEVANT TO GENDER (SEE QS2)]

[TEST MALE]

Medicare.gov

Find a Medigap Plan

Español

[Back to plan results](#)

4 companies offer Medigap Plan F in your area

AARP Medicare Supplement Plans, insured by UnitedHealthcare Insurance Company

Price: \$168.80

Aetna Life Insurance Co

Price: \$189.92

Colonial Penn Life Insurance Co (formerly Consecro Direct Life Insurance Co)
sometimes called Banker Consecro Life Insurance Company

Price: \$242.00

United of Omaha Life Insurance Company sometimes called Mutual of Omaha Insurance Company

Price: \$198.85

<<

1

>>

1 - 4 of 4 Medigap companies

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[TEST FEMALE]

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Español

[Back to plan results](#)

4 companies offer Medigap Plan F in your area



AARP Medicare Supplement Plans, insured by UnitedHealthcare Insurance Company

Price: \$168.80

Aetna Life Insurance Co

Price: \$165.18

Colonial Penn Life Insurance Co (formerly Conseco Direct Life Insurance Co)
sometimes called Banker Conseco Life Insurance Company

Price: \$220.34

United of Omaha Life Insurance Company sometimes called Mutual of Omaha
Insurance Company

Price: \$171.18

« 1 »

1 - 4 of 4 Medigap companies

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[CONTROL MALE]

Medicare.gov | Find a Medigap Plan

Español

[Back to plan results](#)

4 companies offer Medigap Plan F in your area



UnitedHealthcare Insurance Company

Price: \$168.80

Aetna Life Insurance Co

Price: \$189.92

Colonial Penn Life Insurance Co (formerly Conseco Direct Life Insurance Co)
sometimes called Banker Conseco Life Insurance Company

Price: \$242.00

United of Omaha Life Insurance Company sometimes called Mutual of Omaha
Insurance Company

Price: \$198.85

« 1 »

1 - 4 of 4 Medigap companies

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[CONTROL FEMALE]

Medicare.gov | Find a Medigap Plan

Español

Back to plan results

4 companies offer Medigap Plan F in your area

Print

UnitedHealthcare Insurance Company	
Price:	\$168.80
Aetna Life Insurance Co	
Price:	\$165.18
Colonial Penn Life Insurance Co (formerly Consecro Direct Life Insurance Co) sometimes called Banker Consecro Life Insurance Company	
Price:	\$220.34
United of Omaha Life Insurance Company sometimes called Mutual of Omaha Insurance Company	
Price:	\$171.18

1 - 4 of 4 Medigap companies

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Boulevard, Baltimore, MD 21244

[DELAY NEXT BUTTON 5 SECONDS]

[NEXT PAGE]

Q1. Suppose you were enrolling in Medigap Plan F. If you had to purchase Medigap Plan F from one of the companies below, which would you choose?

*Please note the prices shown reflect the **monthly** premiums. All links have been disabled on the webpage.*

*Choose by selecting the button to the left of the plan you would choose.
(Select one only)*

If you would like to review the details of Plan F again, click [here](#).

[SHOW SAME IMAGE AS SHOWN IN INTRO 4; INSERT RADIO BUTTON TO LEFT OF EACH COMPANY]

[EXAMPLE: TEST MALE]

Medicare.gov

Find a Medigap Plan

Español

Back to plan results

4 companies offer Medigap Plan F in your area

Print

AARP Medicare Supplement Plans, insured by UnitedHealthcare Insurance Company

Price: \$168.80

Aetna Life Insurance Co

Price: \$189.92

Colonial Penn Life Insurance Co (formerly Consecro Direct Life Insurance Co) sometimes called Banker Consecro Life Insurance Company

Price: \$242.00

United of Omaha Life Insurance Company sometimes called Mutual of Omaha Insurance Company

Price: \$198.85


1

1 - 4 of 4 Medigap companies

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[DELAY NEXT BUTTON 5 SECONDS]

[NEXT PAGE]

[END OF SURVEY]

Appendix G: Screenshots

Introduction and Screening

0% 100%

Thank you for your willingness to participate in our study. The responses you give to our questions are very important to us. If you don't know an answer to a question or if you don't have an opinion, please indicate this in your response. It is very important that you do not guess.

Your answers will be kept in confidence. The results of this study will not be used to try to sell you anything.

When you are ready to get started, please click the "NEXT" button.

NEXT

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QS0

0% 100%

8B5F5

Please enter the code exactly as it appears in the image above, and then select "NEXT" to continue.

NEXT

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QS1

0%100%

What type of electronic device are you using to complete this survey?

(Select one only)

- ☐ Smartphone (e.g., Apple iPhone, Samsung Galaxy, HTC)
- ☐ Tablet computer (e.g., Apple iPad, Kindle Fire, Samsung Galaxy Tab, Microsoft Surface)
- ☐ Laptop computer
- ☐ Desktop computer
- ☐ Other mobile or electronic device

NEXT

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QS2

0%100%

Are you...?

(Select one only)

- ☐ Male
- ☐ Female

NEXT

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QS3

0%100%

Into which of the following categories does your age fall?

(Select one only)

☐ Under 18

☐ 18 - 38

☐ 39 - 59

☐ 60+

☐ Prefer not to say

NEXT

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QS4

0%100%

In which state do you currently reside?

(Select one only)

NEXT

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QS5

0%100%

Do you or does any member of your household work for any of the following types of companies?

(Select all that apply)

- ☐ A for-profit organization that offers discounts to its members (e.g., on insurance, travel, restaurants)
- ☐ A company that sells life insurance
- ☐ A company that sells health insurance
- ☐ A market research firm or advertising agency
- ☐ A company that sells automobile insurance
- ☐ A non-profit organization that offers discounts to its members (e.g., on insurance, travel, restaurants)
- ☐ None of the above

NEXT

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QS6

0%100%

In which, if any, of the following are you currently enrolled? If more than one of these options apply to your plan(s), please select all that apply. For example, if your Medicaid plan is also an HMO, please select both Medicaid and HMO.


(Select all that apply)

- ☐ Medigap (Medicare Supplement Insurance)
- ☐ Medicaid
- ☐ Medicare
- ☐ Health Maintenance Organization health insurance plan (HMO)
- ☐ Preferred Provider Organization health insurance plan (PPO)
- ☐ Don't know/Unsure
- ☐ None of the above

NEXT

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QS7

0%  100%

In which, if any, of the following are you likely to enroll in the **next five years**?


(Select all that apply)

- ☐ Medigap (Medicare Supplement Insurance)
- ☐ Medicaid
- ☐ Medicare
- ☐ Health Maintenance Organization health insurance plan (HMO)
- ☐ Preferred Provider Organization health insurance plan (PPO)
- ☐ Don't know/Unsure
- ☐ None of the above

NEXT

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QS8

0%  100%

Please select NORTH from the following list in order to continue with this survey.

(Select one only)

- ☐ NORTH
- ☐ SOUTH
- ☐ EAST
- ☐ WEST

NEXT

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QS9

0% 100%

You have qualified to take this survey. Before continuing, please carefully read these instructions:

- Please take the survey in one session without interruption.
- While taking the survey, please do not consult any other websites or other electronic or written materials.
- Please answer all questions on your own without consulting any other person.
- If you normally wear glasses or contact lenses when viewing a computer or tablet screen, please wear them for the survey.

(Select one only)

☐ I understand and agree to the above instructions

☐ I do not understand or do not agree to the above instructions

NEXT

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Main Questionnaire

Intro 1

0% 100%

Imagine that you are considering enrolling in a Medicare Supplement Insurance (Medigap) plan. There are several Medigap plans offered, but for the purpose of this exercise please imagine you are considering enrolling in Medigap Plan F. Plan F has been the most popular Medigap plan. The next page will show you the details of Medigap Plan F.

NEXT

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Intro 2

0%100%

The webpage below shows the details of Plan F. There are several companies that offer Medigap Plan F, however, the details of Plan F are the same for all companies that offer it. Please note all links have been disabled on the webpage. When you are finished reviewing, please select "NEXT" at the bottom of the page.

Medicare.govFind a Medigap PlanEspañol

Back to plan results

Medigap Plan FPrint

See Companies

What you pay for general costs

\$0Part A (Hospital) deductibleYou pay this amount each time you're admitted to the hospital per benefit period.

\$0Part B (Medical) deductibleYou pay this amount for medical care before your plan pays its share.

\$0Medical (Part B) coinsuranceThis plan generally covers the 20% of medical costs Medicare doesn't pay.

What you pay for covered services

Part A coinsurance

Hospital stays

Days 1-60: \$0
Days 61-90: \$0
Days 91-150: \$0 while using your 60 lifetime reserve days
Additional 365 days: \$0 of Medicare-approved expenses
After the additional 365 days: All costs

Skilled nursing facility coinsurance (for Medicare-covered stays)

Days 1-20: \$0
Days 21-100: \$0
After 100 days: All costs

Hospice care

\$0

Part A & Part B coinsurance

Blood

First 3 pints: \$0
After 3 pints: \$0

Covered medical services

\$0

Excess charges (above Medicare-approved amounts)

\$0

Tests for diagnostic services

\$0

Foreign travel emergency

First: \$250 deductible, Then 20% up to the lifetime maximum of \$50,000. You pay 100% after the \$50,000 maximum is met.


Routine check-ups and screening tests

\$0

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G-7

Intro 3

0%100%

Each insurance company decides how it will set the price, or premium, for its Medigap Plan F offering. You will see the **monthly** premiums for each company on the pages that follow.

Assume the **monthly** premiums shown reflect the premium you would pay if you were 65 years old and were to purchase Medigap within the first six (6) months of the start of your Medicare Plan. This is called your Medigap open-enrollment period.

After viewing your options, you will be asked to select the company from which you would purchase Medigap Plan F, if you had to choose.

NEXT

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Intro 4: Test Male

0%100%

Below are the companies offering Medigap Plan F. The prices shown below reflect the **monthly** premiums for the open-enrollment period. Please note all links have been disabled on the webpage. Please review the options shown and then select "NEXT" at the bottom of the page.

Medicare.govFind a Medigap PlanEspañol

Back to plan results

4 companies offer Medigap Plan F in your areaPrint

AARP Medicare Supplement Plans, insured by UnitedHealthcare Insurance Company

Price:\$168.80

United of Omaha Life Insurance Company sometimes called Mutual of Omaha Insurance Company

Price:\$198.85

Aetna Life Insurance Co

Price:\$189.92

Colonial Penn Life Insurance Co (formerly Conseco Direct Life Insurance Co) sometimes called Banker Conseco Life Insurance Company

Price:\$242.00


<<1>>

1 - 4 of 4 Medigap companies

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Intro 4: Test Female

0%100%

Below are the companies offering Medigap Plan F. The prices shown below reflect the **monthly** premiums for the open-enrollment period. Please note all links have been disabled on the webpage. Please review the options shown and then select "NEXT" at the bottom of the page.

Medicare.govFind a Medigap PlanEspañol

Back to plan results

4 companies offer Medigap Plan F in your areaPrint

Aetna Life Insurance Co

Price:\$165.18

United of Omaha Life Insurance Company sometimes called Mutual of Omaha Insurance Company

Price:\$171.18

Colonial Penn Life Insurance Co (formerly Consecro Direct Life Insurance Co) sometimes called Banker Consecro Life Insurance Company

Price:\$220.34

AARP Medicare Supplement Plans, insured by UnitedHealthcare Insurance Company

Price:\$168.80


1

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G-10

Intro 4: Control Male

0%100%

Below are the companies offering Medigap Plan F. The prices shown below reflect the **monthly** premiums for the open-enrollment period. Please note all links have been disabled on the webpage. Please review the options shown and then select "NEXT" at the bottom of the page.

Medicare.govFind a Medigap PlanEspañol

Back to plan results

4 companies offer Medigap Plan F in your areaPrint

UnitedHealthcare Insurance Company

Price:\$168.80

United of Omaha Life Insurance Company sometimes called Mutual of Omaha Insurance Company

Price:\$198.85

Colonial Penn Life Insurance Co (formerly Consecro Direct Life Insurance Co) sometimes called Banker Consecro Life Insurance Company

Price:\$242.00

Aetna Life Insurance Co

Price:\$189.92


1

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G-11

Intro 4: Control Female

0%100%

Below are the companies offering Medigap Plan F. The prices shown below reflect the **monthly** premiums for the open-enrollment period. Please note all links have been disabled on the webpage. Please review the options shown and then select "NEXT" at the bottom of the page.

Medicare.govFind a Medigap PlanEspañol

Back to plan results

4 companies offer Medigap Plan F in your areaPrint

United of Omaha Life Insurance Company sometimes called Mutual of Omaha Insurance Company

Price:\$171.18

Colonial Penn Life Insurance Co (formerly Conseco Direct Life Insurance Co) sometimes called Banker Conseco Life Insurance Company

Price:\$220.34

Aetna Life Insurance Co

Price:\$165.18

UnitedHealthcare Insurance Company

Price:\$168.80


«1»

1 - 4 of 4 Medigap companies

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G-12

Q1: Test Male

0%100%

Suppose you were enrolling in Medigap Plan F. If you had to purchase Medigap Plan F from one of the companies below, which would you choose?

Please note the prices shown reflect the **monthly** premiums. All links have been disabled on the webpage.

Choose by selecting the button to the left of the plan you would choose.

(Select one only)

If you would like to review the details of Plan F again, click [here](#).

Medicare.gov

Find a Medigap Plan

Español

Back to plan results

4 companies offer Medigap Plan F in your area

Print

AARP Medicare Supplement Plans, insured by UnitedHealthcare Insurance Company

Price: \$168.80

United of Omaha Life Insurance Company sometimes called Mutual of Omaha Insurance Company

Price: \$198.85

Aetna Life Insurance Co

Price: \$189.92

Colonial Penn Life Insurance Co (formerly Consecro Direct Life Insurance Co) sometimes called Banker Consecro Life Insurance Company

Price: \$242.00


1

1 - 4 of 4 Medigap companies

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G-13

Q1: Test Female

0%100%

Suppose you were enrolling in Medigap Plan F. If you had to purchase Medigap Plan F from one of the companies below, which would you choose?

Please note the prices shown reflect the **monthly** premiums. All links have been disabled on the webpage.

Choose by selecting the button to the left of the plan you would choose.

(Select one only)

If you would like to review the details of Plan F again, click [here](#).

Medicare.govFind a Medigap PlanEspañol

Back to plan results

4 companies offer Medigap Plan F in your areaPrint

Aetna Life Insurance Co

Price:\$165.18

United of Omaha Life Insurance Company sometimes called Mutual of Omaha Insurance Company

Price:\$171.18

Colonial Penn Life Insurance Co (formerly Conseco Direct Life Insurance Co) sometimes called Banker Conseco Life Insurance Company

Price:\$220.34

AARP Medicare Supplement Plans, insured by UnitedHealthcare Insurance Company

Price:\$168.80


1

1 - 4 of 4 Medigap companies

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G-14

Q1: Control Male

0%100%

Suppose you were enrolling in Medigap Plan F. If you had to purchase Medigap Plan F from one of the companies below, which would you choose?

Please note the prices shown reflect the **monthly** premiums. All links have been disabled on the webpage.

Choose by selecting the button to the left of the plan you would choose.

(Select one only)

If you would like to review the details of Plan F again, click [here](#).

Medicare.govFind a Medigap PlanEspañol

[Back to plan results](#)

4 companies offer Medigap Plan F in your areaPrint

☐

UnitedHealthcare Insurance Company

Price:\$168.80

☐

United of Omaha Life Insurance Company sometimes called Mutual of Omaha Insurance Company

Price:\$198.85

☐

Colonial Penn Life Insurance Co (formerly Consecro Direct Life Insurance Co) sometimes called Banker Consecro Life Insurance Company

Price:\$242.00

☐

Aetna Life Insurance Co

Price:\$189.92


<1>

1 - 4 of 4 Medigap companies

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Q1: Control Female

0%100%

Suppose you were enrolling in Medigap Plan F. If you had to purchase Medigap Plan F from one of the companies below, which would you choose?

Please note the prices shown reflect the **monthly** premiums. All links have been disabled on the webpage.

Choose by selecting the button to the left of the plan you would choose.

(Select one only)

If you would like to review the details of Plan F again, click [here](#).

Medicare.govFind a Medigap PlanEspañol

Back to plan results

4 companies offer Medigap Plan F in your areaPrint

United of Omaha Life Insurance Company sometimes called Mutual of Omaha Insurance Company

Price:\$171.18

Colonial Penn Life Insurance Co (formerly Conseco Direct Life Insurance Co) sometimes called Banker Conseco Life Insurance Company

Price:\$220.34

Aetna Life Insurance Co

Price:\$165.18

UnitedHealthcare Insurance Company


Price:\$168.80

1-4 of 4 Medigap companies

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Appendix H: Changes Made to Survey Due to Pretesting

Overview

AMS conducted pretesting of the Medigap survey under my direction to ensure that the survey content and questions were understood by the respondents. Pretesting was conducted with 10 respondents in order to identify and correct possible issues in the survey. Potential issues were identified and are summarized below, along with their associated findings and solutions.

Potential Issue	Finding and Solution
1. Respondents noted areas in the survey where minor wording and formatting edits would be beneficial.	Wording and formatting edits were made throughout the survey.
2. Respondents noted they had plans that were both HMOs and part of Medicaid.	The following text was added to QS6: If more than one of these options apply to your plan(s), please select all that apply. For example, if your Medicaid plan is also an HMO, please select both Medicaid and HMO.”
3. Respondents noted they had applied but were not yet enrolled in Medicare.	QS6 was changed to say “currently enrolled.”
4. Respondents said they understood but wanted more emphasis on the fact the prices shown were monthly premiums.	Monthly was bolded and underlined throughout the survey. The following text was added to Q1: Please note the prices shown reflect the monthly premiums.
5. Respondents were unsure if they had to click the link to review the details.	Language was updated in Q1 to say “If you would like...”

Appendix I: Response Statistics

(A) Invitations sent	23,692
(B) Completed surveys	230
(C) Disqualified	1,027
Terminates	973
Failed Gender and/or Age Validation	54
(D) Incomplete/Breakoffs	30
(E) Total Responding	1,287
Qualification Rate = (E-C)/(E)	20.2%
Completion Rate = (B)/(B+D)	88.5%
Response Rate = (E)/(A)	5.4%

Appendix J: Data Glossary

Variable	Description	Code
ID	Respondent ID	
QS1	What type of electronic device are you using to complete this survey?	1 = Desktop computer 2 = Laptop computer 3 = Tablet computer 4 = Smartphone 5 = Other mobile or electronic device
QS2	Are you...?	1 = Male 2 = Female
QS3	Into which of the following categories does your age fall?	1 = Under 18 2 = 18-38 3 = 39-59 4 = 60+ 5 = Prefer not to say
QS4	In which state do you currently reside?	
QS5_1	Do you or does any member of your household work for any of the following types of companies?	1 = A company that sells health insurance
QS5_2	Do you or does any member of your household work for any of the following types of companies?	1 = A company that sells automobile insurance
QS5_3	Do you or does any member of your household work for any of the following types of companies?	1 = A company that sells life insurance
QS5_4	Do you or does any member of your household work for any of the following types of companies?	1 = A for-profit organization that offers discounts to its members (e.g., on insurance, travel, restaurants)
QS5_5	Do you or does any member of your household work for any of the following types of companies?	1 = A non-profit organization that offers discounts to its members (e.g., on insurance, travel, restaurants)
QS5_6	Do you or does any member of your household work for any of the following types of companies?	1 = A market research firm or advertising agency
QS5_7	Do you or does any member of your household work for any of the following types of companies?	1 = None of the above
QS6_1	In which, if any, of the following are you currently enrolled? If more than one of these options apply to your plan(s), please select all that apply. For example, if your Medicaid plan is also an HMO, please select both Medicaid and HMO.	1 = Medicare
QS6_2	In which, if any, of the following are you currently enrolled? If more than one of these options apply to your plan(s), please select all that apply. For example, if your Medicaid plan is also an HMO, please select both Medicaid and HMO.	1 = Medicaid

QS6_3	In which, if any, of the following are you currently enrolled? If more than one of these options apply to your plan(s), please select all that apply. For example, if your Medicaid plan is also an HMO, please select both Medicaid and HMO.	1 = Medigap (Medicare Supplement Insurance)
QS6_4	In which, if any, of the following are you currently enrolled? If more than one of these options apply to your plan(s), please select all that apply. For example, if your Medicaid plan is also an HMO, please select both Medicaid and HMO.	1 = Preferred Provider Organization health insurance plan (PPO)
QS6_5	In which, if any, of the following are you currently enrolled? If more than one of these options apply to your plan(s), please select all that apply. For example, if your Medicaid plan is also an HMO, please select both Medicaid and HMO.	1 = Health Maintenance Organization health insurance plan (HMO)
QS6_6	In which, if any, of the following are you currently enrolled? If more than one of these options apply to your plan(s), please select all that apply. For example, if your Medicaid plan is also an HMO, please select both Medicaid and HMO.	1 = Don't know/Unsure
QS6_7	In which, if any, of the following are you currently enrolled? If more than one of these options apply to your plan(s), please select all that apply. For example, if your Medicaid plan is also an HMO, please select both Medicaid and HMO.	1 = None of the above
QS7_1	In which, if any, of the following are you likely to enroll in the next five years?	1 = Medicare
QS7_2	In which, if any, of the following are you likely to enroll in the next five years?	1 = Medicaid
QS7_3	In which, if any, of the following are you likely to enroll in the next five years?	1 = Medigap (Medicare Supplement Insurance)
QS7_4	In which, if any, of the following are you likely to enroll in the next five years?	1 = Preferred Provider Organization health insurance plan (PPO)
QS7_5	In which, if any, of the following are you likely to enroll in the next five years?	1 = Health Maintenance Organization health insurance plan (HMO)
QS7_6	In which, if any, of the following are you likely to enroll in the next five years?	1 = Don't know/Unsure
QS7_7	In which, if any, of the following are you likely to enroll in the next five years?	1 = None of the above
QS8	Please select ["NORTH"] ["SOUTH"] ["EAST"] ["WEST"] from the following list in order to continue with this survey.	1 = NORTH 2 = SOUTH 3 = EAST 4 = WEST

QS9	You have qualified to take this survey. Before continuing, please carefully read these instructions:	1 = I understand and agree to the above instructions 2 = I do not understand or do not agree to the above instructions
Q1	Suppose you were enrolling in Medigap Plan F. If you had to purchase Medigap Plan F from one of the companies below, which would you choose?	1 = AARP Medicare Supplemental Plans, insured by UnitedHealthcare Insurance Company /UnitedHealthcare Insurance Company 2 = Aetna Life Insurance Co 3 = Colonial Penn Life Insurance Co (formerly Conseco Direct Life Insurance Co) sometimes called Banker Conseco Life Insurance Company 4 = United of Omaha Life Insurance Company sometimes called Mutual of Omaha Insurance Company
sVersion	Stimulus condition	T = Q1_1 = AARP Medicare Supplemental Plans, insured by UnitedHealthcare Insurance Company C = Q1_1 = UnitedHealthcare Insurance Company
StartTime	Date and time respondent started the survey	
EndTime	Date and time respondent ended the survey	
Scrub	Respondent removed from dataset prior to analysis	1 = Removed

ID	Qs1	Qs2	Qs3	Qs4	Qs5_1	Qs5_2	Qs5_3	Qs5_4	Qs5_5	Qs5_6	Qs5_7	Qs6_1	Qs6_2	Qs6_3	Qs6_4
1464	2	1	4	NY							1	1		1	
1473	2	1	4	NY							1	1		1	
1476	1	2	4	NJ							1	1		1	
1485	1	2	4	NJ							1	1		1	
1486	1	2	4	NY							1				1
1489	2	1	4	NJ							1	1		1	
1491	3	2	4	NY							1				1
1496	1	1	4	NJ							1	1		1	
1507	2	2	4	NJ							1	1		1	
1514	2	2	4	NJ							1	1		1	
1516	2	1	4	NJ							1	1		1	
1518	2	2	4	NY							1	1		1	
1521	1	1	4	NJ							1	1		1	
1537	1	1	4	NY							1	1		1	
1542	1	1	4	NY							1	1		1	
1545	1	1	4	NY							1	1		1	
1557	2	1	4	NY							1	1		1	
1558	2	1	4	NY							1	1		1	
1560	1	2	4	NY							1	1		1	
1561	2	2	4	NJ							1	1		1	
1565	1	1	4	NY							1	1		1	
1566	2	2	4	NY							1	1		1	
1572	3	2	4	NY							1	1		1	
1576	3	2	4	NY							1	1		1	
1592	3	1	4	NY							1	1		1	
1601	2	2	4	NJ							1	1		1	
1606	3	1	4	NY							1	1		1	
1607	2	2	4	NJ							1	1		1	
1628	3	1	4	NJ							1	1			
1629	1	2	4	NY							1	1		1	
1634	1	1	4	NJ							1	1			
1638	2	2	4	NY							1	1			1
1639	3	2	4	NY							1	1		1	

ID	Qs6_5	Qs6_6	Qs6_7	Qs7_1	Qs7_2	Qs7_3	Qs7_4	Qs7_5	Qs7_6	Qs7_7	Qs8	Qs9	Q1	sVersion
1464				1		1					2	1	1	C
1473				1				1			1	1	1	T
1476									1		1	1	1	C
1485				1		1					1	1	1	T
1486				1		1					1	1	1	C
1489				1		1					4	1	1	T
1491				1		1					3	1	1	C
1496				1		1					1	1	1	T
1507				1		1					1	1	2	C
1514				1		1					4	1	1	T
1516				1		1					1	1	1	T
1518				1		1					2	1	1	C
1521						1					2	1	1	C
1537	1			1		1	1	1			1	1	1	C
1542										1	4	1	4	T
1545										1	1	1	1	T
1557				1		1					1	1	1	T
1558										1	2	1	1	C
1560				1		1					1	1	1	C
1561				1		1					1	1	2	T
1565				1		1					1	1	1	T
1566										1	3	1	2	C
1572				1		1					4	1	1	C
1576									1		1	1	1	C
1592				1		1					1	1	1	T
1601				1		1					1	1	1	T
1606									1		1	1	1	T
1607				1		1					4	1	1	C
1628						1					1	1	1	C
1629				1		1					1	1	1	T
1634						1					3	1	1	C
1638				1		1					1	1	1	T
1639										1	3	1	1	C

ID	StartTime	EndTime	Scrub
1464	12/17/2019 12:47	12/17/2019 12:53	
1473	12/17/2019 13:29	12/17/2019 13:35	
1476	12/17/2019 13:46	12/17/2019 13:52	
1485	12/17/2019 14:41	12/17/2019 14:44	
1486	12/17/2019 14:42	12/17/2019 14:46	
1489	12/17/2019 15:41	12/17/2019 15:44	
1491	12/17/2019 15:50	12/17/2019 15:53	
1496	12/17/2019 15:57	12/17/2019 16:00	
1507	12/17/2019 16:01	12/17/2019 16:02	
1514	12/17/2019 16:04	12/17/2019 16:09	
1516	12/17/2019 16:05	12/17/2019 16:08	
1518	12/17/2019 16:06	12/17/2019 16:10	
1521	12/17/2019 16:08	12/17/2019 16:15	
1537	12/17/2019 16:16	12/17/2019 16:24	
1542	12/17/2019 16:19	12/17/2019 16:21	
1545	12/17/2019 16:20	12/17/2019 16:25	
1557	12/17/2019 16:25	12/17/2019 16:30	
1558	12/17/2019 16:27	12/17/2019 16:29	
1560	12/17/2019 16:29	12/17/2019 16:32	
1561	12/17/2019 16:29	12/17/2019 16:33	
1565	12/17/2019 16:31	12/17/2019 16:33	
1566	12/17/2019 16:32	12/17/2019 16:35	
1572	12/17/2019 16:35	12/17/2019 16:42	
1576	12/17/2019 16:38	12/17/2019 16:41	
1592	12/17/2019 16:49	12/17/2019 16:55	
1601	12/17/2019 17:06	12/17/2019 17:09	
1606	12/17/2019 17:11	12/17/2019 17:15	
1607	12/17/2019 17:11	12/17/2019 17:14	
1628	12/17/2019 18:03	12/17/2019 18:05	
1629	12/17/2019 18:11	12/17/2019 18:14	
1634	12/17/2019 18:17	12/17/2019 18:20	
1638	12/17/2019 18:20	12/17/2019 18:23	
1639	12/17/2019 18:20	12/17/2019 18:25	

ID	Qs1	Qs2	Qs3	Qs4	Qs5_1	Qs5_2	Qs5_3	Qs5_4	Qs5_5	Qs5_6	Qs5_7	Qs6_1	Qs6_2	Qs6_3	Qs6_4
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1646	3	1	4	NJ							1	1		1	
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1666	1	1	4	NY							1	1		1	
1675	2	2	4	NY							1	1		1	
1677	1	1	4	NJ							1	1		1	
1680	1	2	4	NY							1	1			
1683	2	1	4	NJ							1	1		1	
1685	1	1	4	NY							1	1		1	
1691	1	1	4	NY							1	1		1	
1697	3	1	4	NY							1	1		1	
1698	3	2	4	NY							1	1			
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1701	2	1	4	NJ							1	1			
1718	3	1	4	NJ							1	1		1	
1741	2	1	4	NY							1	1		1	
1743	1	1	4	NJ							1	1		1	
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1758	2	1	4	NJ							1	1		1	
1761	3	1	4	NJ							1	1		1	
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1844	1	2	4	NJ							1	1		1	
1848	2	2	4	NJ							1	1		1	
1850	1	2	4	NJ							1	1		1	

ID	Qs6_5	Qs6_6	Qs6_7	Qs7_1	Qs7_2	Qs7_3	Qs7_4	Qs7_5	Qs7_6	Qs7_7	Qs8	Qs9	Q1	sVersion
1640				1		1					1	1	1	C
1646				1		1					4	1	1	T
1650				1		1					4	1	2	T
1653									1		2	1	1	C
1664				1		1					4	1	1	T
1666				1		1					2	1	1	C
1675				1		1					1	1	1	T
1677				1		1					3	1	1	C
1680				1		1					2	1	1	T
1683				1		1					1	1	1	C
1685										1	1	1	1	T
1691				1		1					1	1	2	C
1697										1	1	1	1	T
1698				1		1					2	1	1	C
1700										1	1	1	2	C
1701						1					1	1	1	T
1718				1		1					2	1	1	T
1741				1		1					1	1	1	C
1743						1					1	1	1	T
1747										1	2	1	1	C
1758				1		1					1	1	1	T
1761				1		1					4	1	2	T
1767				1		1					1	1	1	C
1775				1		1					4	1	2	C
1784				1		1					1	1	1	T
1801				1		1					3	1	1	C
1811										1	4	1	1	T
1829				1		1	1				3	1	1	C
1832				1		1					1	1	2	C
1835				1		1					1	1	1	T
1844				1		1					1	1	1	T
1848									1		1	1	1	T
1850				1		1					1	1	2	C

Appendix K: Data Listing

ID	StartTime	EndTime	Scrub
1640	12/17/2019 18:22	12/17/2019 18:25	
1646	12/17/2019 18:29	12/17/2019 18:32	
1650	12/17/2019 18:31	12/17/2019 18:35	
1653	12/17/2019 18:34	12/17/2019 18:39	
1664	12/17/2019 18:46	12/17/2019 18:49	
1666	12/17/2019 18:52	12/17/2019 18:58	
1675	12/17/2019 19:06	12/17/2019 19:08	
1677	12/17/2019 19:06	12/17/2019 19:10	
1680	12/17/2019 19:07	12/17/2019 19:11	
1683	12/17/2019 19:15	12/17/2019 19:18	
1685	12/17/2019 19:18	12/17/2019 19:22	
1691	12/17/2019 19:28	12/17/2019 19:30	
1697	12/17/2019 19:37	12/17/2019 19:41	
1698	12/17/2019 19:38	12/17/2019 19:43	
1700	12/17/2019 19:39	12/17/2019 19:42	
1701	12/17/2019 19:40	12/17/2019 19:52	
1718	12/17/2019 19:54	12/17/2019 19:57	
1741	12/17/2019 20:22	12/17/2019 20:25	
1743	12/17/2019 20:27	12/17/2019 20:30	
1747	12/17/2019 20:29	12/17/2019 20:40	
1758	12/17/2019 20:38	12/17/2019 20:50	
1761	12/17/2019 20:46	12/17/2019 20:50	
1767	12/17/2019 20:51	12/17/2019 20:54	
1775	12/17/2019 21:07	12/17/2019 21:14	
1784	12/17/2019 21:17	12/17/2019 21:19	
1801	12/17/2019 21:32	12/17/2019 21:35	
1811	12/17/2019 21:43	12/17/2019 21:47	
1829	12/17/2019 22:13	12/17/2019 22:18	
1832	12/17/2019 22:14	12/17/2019 22:19	
1835	12/17/2019 22:23	12/17/2019 22:29	
1844	12/17/2019 22:43	12/17/2019 22:46	
1848	12/17/2019 22:53	12/17/2019 22:58	
1850	12/17/2019 22:55	12/17/2019 22:57	

ID	Qs1	Qs2	Qs3	Qs4	Qs5_1	Qs5_2	Qs5_3	Qs5_4	Qs5_5	Qs5_6	Qs5_7	Qs6_1	Qs6_2	Qs6_3	Qs6_4
1853	2	2	4	NJ							1	1		1	
1856	2	2	4	NY							1	1		1	
1859	2	2	4	NY							1	1		1	
1861	2	2	4	NJ							1	1		1	
1863	2	2	4	NY							1	1		1	
1864	2	2	4	NY							1	1		1	
1878	3	2	4	NJ							1	1		1	
1884	2	1	4	NY							1	1		1	
1886	2	1	4	NJ							1	1		1	
1896	1	1	4	NJ							1	1		1	
1903	1	2	4	NY							1	1		1	
1904	2	1	4	NJ							1	1			1
1913	1	1	4	NY							1	1			
1917	1	2	4	NY							1	1		1	
1922	2	1	4	NY							1	1		1	
1923	2	2	4	NY							1				1
1926	2	1	4	NY							1	1		1	
1927	1	1	4	NJ							1	1		1	
1940	2	1	4	NY							1	1		1	
1945	2	1	4	NJ							1	1		1	1
1946	1	2	4	NY							1	1		1	
1948	1	1	4	NY							1	1		1	
1951	1	1	4	NY							1	1			
1967	3	2	4	NY							1				1
1973	1	1	4	NJ							1	1		1	
1985	2	2	4	NY							1	1		1	
1998	3	1	4	NY							1	1		1	
2007	3	2	4	NY							1	1		1	1
2010	1	1	4	NY							1	1			
2012	3	2	4	NY							1	1		1	
2013	2	1	4	NY							1	1		1	
2016	2	2	4	NY							1				1
2029	2	2	4	NY							1				1

ID	Qs6_5	Qs6_6	Qs6_7	Qs7_1	Qs7_2	Qs7_3	Qs7_4	Qs7_5	Qs7_6	Qs7_7	Qs8	Qs9	Q1	sVersion
1853				1		1					2	1	2	C
1856				1		1					2	1	1	T
1859										1	1	1	1	C
1861				1		1					2	1	1	T
1863									1		1	1	2	C
1864				1		1					3	1	2	T
1878										1	1	1	2	C
1884									1		1	1	2	T
1886				1		1					3	1	1	T
1896				1		1					4	1	1	C
1903				1		1					2	1	1	C
1904				1		1					3	1	2	T
1913				1		1					1	1	1	C
1917				1			1				4	1	1	T
1922				1		1					1	1	1	C
1923				1		1	1				4	1	2	T
1926				1		1					2	1	1	C
1927				1		1					1	1	1	T
1940				1		1					4	1	1	C
1945				1		1	1				1	1	1	T
1946										1	3	1	1	C
1948				1		1					3	1	1	T
1951				1		1					1	1	1	C
1967				1		1					3	1	1	T
1973	1									1	3	1	2	C
1985				1		1					4	1	2	T
1998				1		1					2	1	1	C
2007									1		2	1	1	C
2010				1		1					1	1	1	T
2012										1	4	1	1	C
2013				1		1					1	1	1	T
2016				1		1					1	1	1	T
2029				1		1					1	1	1	C

ID	StartTime	EndTime	Scrub
1853	12/17/2019 23:08	12/17/2019 23:11	
1856	12/17/2019 23:13	12/17/2019 23:19	
1859	12/17/2019 23:29	12/17/2019 23:31	
1861	12/17/2019 23:32	12/17/2019 23:34	
1863	12/17/2019 23:35	12/17/2019 23:38	
1864	12/17/2019 23:38	12/17/2019 23:44	
1878	12/18/2019 10:24	12/18/2019 10:28	
1884	12/18/2019 10:31	12/18/2019 10:35	
1886	12/18/2019 10:31	12/18/2019 10:35	
1896	12/18/2019 10:44	12/18/2019 10:48	
1903	12/18/2019 11:07	12/18/2019 11:10	
1904	12/18/2019 11:08	12/18/2019 11:13	
1913	12/18/2019 11:18	12/18/2019 11:21	
1917	12/18/2019 11:37	12/18/2019 11:47	
1922	12/18/2019 11:49	12/18/2019 11:51	
1923	12/18/2019 11:53	12/18/2019 11:56	
1926	12/18/2019 12:19	12/18/2019 12:24	
1927	12/18/2019 12:26	12/18/2019 12:30	
1940	12/18/2019 13:08	12/18/2019 13:13	
1945	12/18/2019 13:16	12/18/2019 13:19	
1946	12/18/2019 13:18	12/18/2019 13:21	
1948	12/18/2019 13:27	12/18/2019 13:29	
1951	12/18/2019 13:33	12/18/2019 13:36	
1967	12/18/2019 14:25	12/18/2019 14:28	
1973	12/18/2019 14:37	12/18/2019 14:44	
1985	12/18/2019 14:53	12/18/2019 14:56	
1998	12/18/2019 15:18	12/18/2019 15:21	
2007	12/18/2019 15:23	12/18/2019 15:42	1
2010	12/18/2019 15:28	12/18/2019 15:31	
2012	12/18/2019 15:34	12/18/2019 15:39	
2013	12/18/2019 15:37	12/18/2019 15:40	
2016	12/18/2019 15:42	12/18/2019 15:47	
2029	12/18/2019 16:43	12/18/2019 16:46	

ID	Qs1	Qs2	Qs3	Qs4	Qs5_1	Qs5_2	Qs5_3	Qs5_4	Qs5_5	Qs5_6	Qs5_7	Qs6_1	Qs6_2	Qs6_3	Qs6_4
2030	1	1	4	NJ							1				1
2036	2	2	4	NJ							1	1		1	
2044	2	2	4	NY							1	1		1	
2047	1	1	4	NY							1	1		1	
2060	1	2	4	NY							1	1		1	
2071	1	2	4	NY							1	1		1	1
2083	3	1	4	NJ							1	1		1	
2100	2	2	4	NY							1	1		1	
2118	1	1	4	NY							1	1		1	
2129	1	2	4	NJ							1				
2133	1	2	4	NJ							1	1		1	
2135	2	1	4	NY							1	1		1	
2138	1	2	4	NY							1	1		1	
2143	1	1	4	NJ							1	1		1	
2152	2	1	4	NY							1	1		1	
2160	2	1	4	NY							1	1		1	
2173	3	1	4	NY							1	1			
2177	1	1	4	NJ							1	1		1	
2180	1	1	4	NY							1	1		1	
2191	2	1	4	NY							1	1		1	
2193	2	1	4	NY							1	1		1	
2195	2	1	4	NY							1				1
2209	3	1	4	NY							1	1		1	
2210	1	2	4	NY							1	1		1	
2213	1	1	4	NY							1	1		1	
2216	2	1	4	NY							1	1		1	
2221	2	1	4	NY							1	1			
2227	1	2	4	NY							1	1		1	
2234	1	1	4	NJ							1	1			
2236	1	1	4	NJ							1	1		1	
2237	2	1	4	NJ							1	1		1	
2242	1	1	4	NY							1	1			1
2250	1	2	4	NJ							1	1			

ID	Qs6_5	Qs6_6	Qs6_7	Qs7_1	Qs7_2	Qs7_3	Qs7_4	Qs7_5	Qs7_6	Qs7_7	Qs8	Qs9	Q1	sVersion
2030				1		1					1	1	1	T
2036										1	1	1	4	T
2044				1		1					4	1	2	C
2047				1		1					1	1	1	C
2060				1		1					1	1	1	T
2071				1		1	1				1	1	1	C
2083										1	3	1	2	T
2100									1		3	1	1	C
2118										1	1	1	2	T
2129			1	1		1					1	1	1	C
2133				1		1					3	1	1	T
2135				1		1					4	1	1	C
2138									1		3	1	1	T
2143									1		1	1	1	C
2152				1		1					3	1	1	T
2160				1		1					1	1	1	C
2173						1					3	1	1	T
2177				1		1					1	1	1	C
2180				1		1					2	1	1	T
2191				1		1					3	1	1	C
2193	1			1		1		1			3	1	2	T
2195				1		1					4	1	2	C
2209				1		1					3	1	4	T
2210				1		1					4	1	2	C
2213				1		1					1	1	1	T
2216				1		1					1	1	1	C
2221				1		1					1	1	1	T
2227				1		1					2	1	1	C
2234				1		1					3	1	1	T
2236				1		1					1	1	2	T
2237				1		1					2	1	1	C
2242						1					4	1	1	C
2250						1					1	1	1	T

Appendix K: Data Listing

ID	StartTime	EndTime	Scrub
2030	12/18/2019 16:44	12/18/2019 16:52	
2036	12/18/2019 16:49	12/18/2019 16:52	
2044	12/18/2019 16:59	12/18/2019 17:03	
2047	12/18/2019 17:05	12/18/2019 17:07	
2060	12/18/2019 17:28	12/18/2019 17:32	
2071	12/18/2019 18:02	12/18/2019 18:07	
2083	12/18/2019 19:30	12/18/2019 19:34	
2100	12/18/2019 20:16	12/18/2019 20:20	
2118	12/18/2019 21:51	12/18/2019 21:54	
2129	12/19/2019 0:34	12/19/2019 0:40	
2133	12/19/2019 1:31	12/19/2019 1:33	
2135	12/19/2019 1:35	12/19/2019 1:39	
2138	12/19/2019 2:10	12/19/2019 2:19	
2143	12/19/2019 3:07	12/19/2019 3:11	
2152	12/19/2019 5:02	12/19/2019 5:05	
2160	12/19/2019 6:07	12/19/2019 6:10	
2173	12/19/2019 7:16	12/19/2019 7:19	
2177	12/19/2019 7:28	12/19/2019 7:31	
2180	12/19/2019 7:35	12/19/2019 7:37	
2191	12/19/2019 8:10	12/19/2019 8:14	
2193	12/19/2019 8:13	12/19/2019 8:18	
2195	12/19/2019 8:17	12/19/2019 8:27	
2209	12/19/2019 8:43	12/19/2019 8:46	
2210	12/19/2019 8:50	12/19/2019 8:54	
2213	12/19/2019 8:55	12/19/2019 9:00	
2216	12/19/2019 8:58	12/19/2019 9:01	
2221	12/19/2019 9:33	12/19/2019 9:38	
2227	12/19/2019 9:58	12/19/2019 10:02	
2234	12/19/2019 10:10	12/19/2019 10:20	
2236	12/19/2019 10:21	12/19/2019 10:30	
2237	12/19/2019 10:21	12/19/2019 10:24	
2242	12/19/2019 10:37	12/19/2019 10:56	1
2250	12/19/2019 10:55	12/19/2019 10:56	

ID	Qs1	Qs2	Qs3	Qs4	Qs5_1	Qs5_2	Qs5_3	Qs5_4	Qs5_5	Qs5_6	Qs5_7	Qs6_1	Qs6_2	Qs6_3	Qs6_4
2254	2	1	4	NJ							1				1
2260	1	1	4	NY							1	1		1	
2274	2	1	4	NJ							1	1		1	1
2276	3	1	4	NY							1	1		1	
2280	3	1	4	NJ							1	1		1	
2284	1	1	4	NY							1	1			
2287	3	2	4	NY							1	1		1	
2294	1	1	4	NJ							1	1		1	
2297	3	1	4	NJ							1	1		1	
2303	1	2	4	NJ							1	1		1	
2308	2	1	4	NJ							1	1		1	
2323	1	1	4	NY							1	1		1	
2324	2	2	4	NJ							1	1		1	
2330	2	2	4	NJ							1				1
2339	3	2	4	NY							1	1		1	
2343	2	2	4	NJ							1				1
2346	1	2	4	NY							1	1		1	
2347	3	2	4	NJ							1	1		1	
2348	3	2	4	NY							1	1		1	
2365	1	2	4	NY							1	1		1	
2371	1	2	4	NJ							1	1		1	
2372	1	2	4	NJ							1	1		1	
2373	3	1	4	NJ							1	1		1	
2374	2	2	4	NJ							1	1		1	
2382	3	2	4	NY							1	1			
2385	2	2	4	NJ							1	1		1	
2393	2	2	4	NJ							1	1			
2403	3	2	4	NY							1	1			
2415	2	2	4	NY							1				
2417	3	2	4	NY							1	1		1	
2427	3	2	4	NY							1		1		
2430	3	2	4	NJ							1	1		1	
2431	2	1	4	NJ							1	1		1	

ID	Qs6_5	Qs6_6	Qs6_7	Qs7_1	Qs7_2	Qs7_3	Qs7_4	Qs7_5	Qs7_6	Qs7_7	Qs8	Qs9	Q1	sVersion
2254				1		1					4	1	1	C
2260										1	1	1	1	T
2274										1	4	1	1	C
2276				1		1					1	1	1	T
2280	1									1	1	1	1	C
2284						1					4	1	3	T
2287										1	4	1	1	C
2294				1		1					3	1	1	T
2297				1		1					1	1	1	C
2303				1		1					1	1	1	T
2308				1		1					1	1	1	C
2323				1		1					2	1	1	T
2324				1		1					1	1	2	C
2330				1		1					4	1	1	T
2339				1		1					3	1	1	C
2343				1		1	1				1	1	4	T
2346				1		1					1	1	1	C
2347						1					3	1	2	T
2348				1		1					2	1	2	C
2365				1		1					1	1	2	T
2371				1		1					2	1	2	C
2372										1	1	1	2	T
2373										1	4	1	1	C
2374										1	1	1	2	T
2382				1		1					3	1	2	C
2385				1		1					4	1	1	T
2393	1			1		1					1	1	1	C
2403				1		1					1	1	2	T
2415	1			1		1					3	1	1	C
2417									1		1	1	1	T
2427				1	1	1					1	1	2	T
2430				1		1					1	1	1	C
2431										1	1	1	1	C

ID	StartTime	EndTime	Scrub
2254	12/19/2019 11:04	12/19/2019 11:08	
2260	12/19/2019 11:14	12/19/2019 11:16	
2274	12/19/2019 11:44	12/19/2019 11:46	
2276	12/19/2019 11:48	12/19/2019 11:52	
2280	12/19/2019 12:10	12/19/2019 12:14	
2284	12/19/2019 12:31	12/19/2019 12:32	
2287	12/19/2019 12:44	12/19/2019 12:48	
2294	12/19/2019 13:08	12/19/2019 13:10	
2297	12/19/2019 13:13	12/19/2019 13:15	
2303	12/19/2019 13:44	12/19/2019 13:45	
2308	12/19/2019 13:50	12/19/2019 13:53	
2323	12/19/2019 15:28	12/19/2019 15:31	
2324	12/19/2019 15:30	12/19/2019 15:34	
2330	12/19/2019 15:51	12/19/2019 15:56	
2339	12/19/2019 16:16	12/19/2019 16:29	
2343	12/19/2019 16:33	12/19/2019 16:36	
2346	12/19/2019 16:58	12/19/2019 17:01	
2347	12/19/2019 17:02	12/19/2019 17:06	
2348	12/19/2019 17:07	12/19/2019 17:11	
2365	12/19/2019 18:01	12/19/2019 18:05	
2371	12/19/2019 18:22	12/19/2019 18:25	
2372	12/19/2019 18:25	12/19/2019 18:28	
2373	12/19/2019 18:28	12/19/2019 18:34	
2374	12/19/2019 18:29	12/19/2019 18:46	1
2382	12/19/2019 18:45	12/19/2019 18:48	
2385	12/19/2019 18:59	12/19/2019 19:07	
2393	12/19/2019 19:21	12/19/2019 19:31	
2403	12/19/2019 19:47	12/19/2019 19:50	
2415	12/19/2019 20:09	12/19/2019 20:13	
2417	12/19/2019 20:27	12/19/2019 20:30	
2427	12/19/2019 21:09	12/19/2019 21:18	
2430	12/19/2019 21:11	12/19/2019 21:14	
2431	12/19/2019 21:12	12/19/2019 21:15	

ID	Qs1	Qs2	Qs3	Qs4	Qs5_1	Qs5_2	Qs5_3	Qs5_4	Qs5_5	Qs5_6	Qs5_7	Qs6_1	Qs6_2	Qs6_3	Qs6_4
2440	1	2	4	NJ							1	1			
2443	3	1	4	NJ							1	1		1	
2447	2	2	4	NJ							1	1		1	
2448	2	2	4	NJ							1				1
2457	3	1	4	NJ							1	1		1	
2462	3	1	4	NY							1	1			
2469	3	1	4	NJ							1	1		1	
2475	1	1	4	NY							1	1		1	
2478	2	1	4	NJ							1	1			
2482	1	2	4	NJ							1	1		1	
2490	1	2	4	NJ							1	1		1	
2497	3	2	4	NY							1	1		1	
2499	2	1	4	NY							1	1			
2501	2	1	4	NY							1	1		1	1
2503	3	1	4	NY							1	1		1	
2505	3	2	4	NY							1	1			
2513	3	2	4	NY							1				1
2514	1	2	4	NJ							1	1		1	
2521	1	1	4	NY							1	1		1	
2526	2	1	4	NY							1	1		1	
2538	2	2	4	NY							1	1			
2539	2	1	4	NY							1				
2546	2	2	4	NY							1	1		1	1
2558	3	2	4	NY							1	1		1	
2561	2	1	4	NY							1	1		1	
2562	1	2	4	NJ							1	1		1	
2571	2	1	4	NY							1	1		1	
2574	3	2	4	NJ							1	1		1	
2576	2	1	4	NY							1	1		1	
2581	1	2	4	NY							1	1		1	
2593	2	1	4	NJ							1	1		1	
2602	1	2	4	NJ							1	1		1	
2603	1	2	4	NY							1	1		1	

Appendix K: Data Listing

ID	Qs6_5	Qs6_6	Qs6_7	Qs7_1	Qs7_2	Qs7_3	Qs7_4	Qs7_5	Qs7_6	Qs7_7	Qs8	Qs9	Q1	sVersion
2440						1					4	1	2	T
2443						1					2	1	1	C
2447										1	3	1	1	T
2448				1		1					1	1	1	C
2457				1		1					1	1	1	T
2462						1					1	1	1	C
2469				1		1					2	1	1	T
2475				1		1					1	1	1	C
2478	1					1		1			1	1	1	T
2482				1		1					4	1	2	C
2490									1		1	1	1	T
2497				1		1					2	1	1	C
2499						1					1	1	1	C
2501									1		1	1	1	T
2503										1	1	1	1	T
2505				1		1					1	1	1	C
2513				1		1					2	1	2	T
2514										1	4	1	1	C
2521				1		1					1	1	1	T
2526	1									1	1	1	1	C
2538	1					1					1	1	2	T
2539	1			1		1					1	1	2	T
2546										1	1	1	1	C
2558										1	1	1	2	C
2561				1		1					1	1	3	T
2562				1		1					2	1	2	C
2571				1		1					1	1	1	T
2574				1		1					3	1	2	C
2576									1		3	1	1	T
2581										1	1	1	1	C
2593				1		1					1	1	2	T
2602									1		1	1	1	C
2603										1	4	1	2	T

ID	StartTime	EndTime	Scrub
2440	12/19/2019 22:13	12/19/2019 22:19	
2443	12/19/2019 22:48	12/19/2019 22:52	
2447	12/19/2019 23:13	12/19/2019 23:16	
2448	12/19/2019 23:16	12/19/2019 23:21	
2457	12/19/2019 23:51	12/19/2019 23:54	
2462	12/20/2019 0:14	12/20/2019 0:18	
2469	12/20/2019 1:35	12/20/2019 1:41	
2475	12/20/2019 2:49	12/20/2019 2:53	
2478	12/20/2019 5:45	12/20/2019 5:51	
2482	12/20/2019 6:39	12/20/2019 6:43	
2490	12/20/2019 7:10	12/20/2019 7:12	
2497	12/20/2019 7:26	12/20/2019 7:30	
2499	12/20/2019 7:28	12/20/2019 7:30	
2501	12/20/2019 7:37	12/20/2019 7:42	
2503	12/20/2019 7:43	12/20/2019 7:49	
2505	12/20/2019 7:49	12/20/2019 7:52	
2513	12/20/2019 8:04	12/20/2019 8:06	
2514	12/20/2019 8:08	12/20/2019 8:11	
2521	12/20/2019 8:19	12/20/2019 8:22	
2526	12/20/2019 8:32	12/20/2019 8:35	
2538	12/20/2019 9:04	12/20/2019 9:09	
2539	12/20/2019 9:06	12/20/2019 9:08	
2546	12/20/2019 9:18	12/20/2019 9:22	
2558	12/20/2019 9:41	12/20/2019 9:45	
2561	12/20/2019 9:53	12/20/2019 9:57	
2562	12/20/2019 9:56	12/20/2019 10:00	
2571	12/20/2019 10:48	12/20/2019 10:52	
2574	12/20/2019 10:59	12/20/2019 11:03	
2576	12/20/2019 11:04	12/20/2019 11:07	
2581	12/20/2019 11:56	12/20/2019 12:01	
2593	12/20/2019 13:08	12/20/2019 13:10	
2602	12/20/2019 14:06	12/20/2019 14:09	
2603	12/20/2019 14:09	12/20/2019 14:11	

Appendix K: Data Listing

ID	Qs1	Qs2	Qs3	Qs4	Qs5_1	Qs5_2	Qs5_3	Qs5_4	Qs5_5	Qs5_6	Qs5_7	Qs6_1	Qs6_2	Qs6_3	Qs6_4
2604	2	1	4	NJ							1				
2605	3	2	4	NJ							1	1		1	
2606	2	1	4	NJ							1	1		1	
2609	1	1	4	NJ							1	1		1	1
2611	1	2	4	NJ							1	1		1	
2612	1	1	4	NY							1				1
2618	2	1	4	NY							1	1		1	
2627	2	1	4	NY							1	1		1	
2628	1	2	4	NJ							1	1		1	
2632	1	2	4	NJ							1	1		1	
2634	2	2	4	NJ							1	1		1	
2635	2	1	4	NJ							1				1
2637	3	2	4	NJ							1	1		1	
2638	1	2	4	NJ							1	1		1	
2642	3	2	4	NJ							1	1	1	1	
2644	2	2	4	NJ							1	1		1	
2655	1	2	4	NJ							1	1		1	
2657	2	2	4	NJ							1	1		1	
2673	2	2	4	NJ							1				1
2674	2	2	4	NY							1	1		1	
2679	2	2	4	NY							1	1			1
2686	3	2	4	NJ							1	1		1	1
2717	2	2	4	NJ							1	1		1	
2718	1	2	4	NJ							1	1		1	
2720	1	2	4	NJ							1	1		1	
2726	3	1	4	NJ							1	1			
2730	2	2	4	NJ							1	1			1
2733	3	2	4	NJ							1	1		1	
2734	2	1	4	NJ							1	1			
2740	3	1	4	NJ							1				
2746	2	1	4	NJ							1				1
2749	2	1	4	NJ							1	1		1	

Appendix K: Data Listing

ID	Qs6_5	Qs6_6	Qs6_7	Qs7_1	Qs7_2	Qs7_3	Qs7_4	Qs7_5	Qs7_6	Qs7_7	Qs8	Qs9	Q1	sVersion
2604			1	1		1					1	1	1	C
2605				1		1					3	1	1	T
2606										1	1	1	1	C
2609										1	1	1	2	T
2611				1		1					4	1	2	C
2612				1		1					1	1	1	T
2618										1	3	1	1	C
2627				1		1					1	1	2	T
2628										1	4	1	1	T
2632										1	1	1	1	C
2634										1	1	1	1	C
2635				1		1					1	1	1	T
2637										1	4	1	1	C
2638										1	4	1	1	T
2642				1	1	1					3	1	1	C
2644				1		1					2	1	1	T
2655				1		1					4	1	1	C
2657				1		1					1	1	1	C
2673				1		1	1				1	1	2	T
2674				1		1					1	1	1	T
2679				1		1					2	1	2	C
2686				1		1	1				2	1	2	T
2717										1	1	1	2	C
2718									1		4	1	1	T
2720										1	1	1	1	C
2726				1		1					2	1	1	T
2730						1					3	1	1	C
2733				1		1					3	1	1	T
2734						1					1	1	1	T
2740	1			1		1					3	1	1	C
2746				1		1					3	1	1	C
2749				1		1					1	1	1	T

ID	StartTime	EndTime	Scrub
2604	12/20/2019 14:10	12/20/2019 14:15	
2605	12/20/2019 14:38	12/20/2019 14:42	
2606	12/20/2019 16:10	12/20/2019 16:15	
2609	12/20/2019 16:35	12/20/2019 16:39	
2611	12/20/2019 16:44	12/20/2019 16:50	
2612	12/20/2019 16:51	12/20/2019 16:55	
2618	12/20/2019 17:14	12/20/2019 17:18	
2627	12/21/2019 16:37	12/21/2019 16:43	
2628	12/21/2019 16:40	12/21/2019 16:43	
2632	12/21/2019 16:50	12/21/2019 16:53	
2634	12/21/2019 16:55	12/21/2019 16:58	
2635	12/21/2019 16:59	12/21/2019 17:03	
2637	12/21/2019 17:01	12/21/2019 17:05	
2638	12/21/2019 17:02	12/21/2019 17:06	
2642	12/21/2019 17:08	12/21/2019 17:12	
2644	12/21/2019 17:12	12/21/2019 17:15	
2655	12/21/2019 17:28	12/21/2019 17:35	
2657	12/21/2019 17:30	12/21/2019 17:34	
2673	12/21/2019 18:05	12/21/2019 18:09	
2674	12/21/2019 18:06	12/21/2019 18:10	
2679	12/21/2019 18:12	12/21/2019 18:16	
2686	12/21/2019 18:27	12/21/2019 18:31	
2717	12/22/2019 16:52	12/22/2019 16:56	
2718	12/22/2019 16:58	12/22/2019 17:03	
2720	12/22/2019 17:03	12/22/2019 17:07	
2726	12/22/2019 17:35	12/22/2019 17:41	
2730	12/22/2019 17:52	12/22/2019 17:55	
2733	12/22/2019 18:06	12/22/2019 18:11	
2734	12/22/2019 18:09	12/22/2019 18:12	
2740	12/22/2019 19:31	12/22/2019 19:40	
2746	12/22/2019 20:24	12/22/2019 20:31	
2749	12/22/2019 20:46	12/22/2019 20:48	